

STUDIES

BY

BANNELL SAWYER,

Principal Ottawa Business College,

15 O'CONNOR STREET,

FOR USE OF

BUSINESS COLLEGE STUDENTS.





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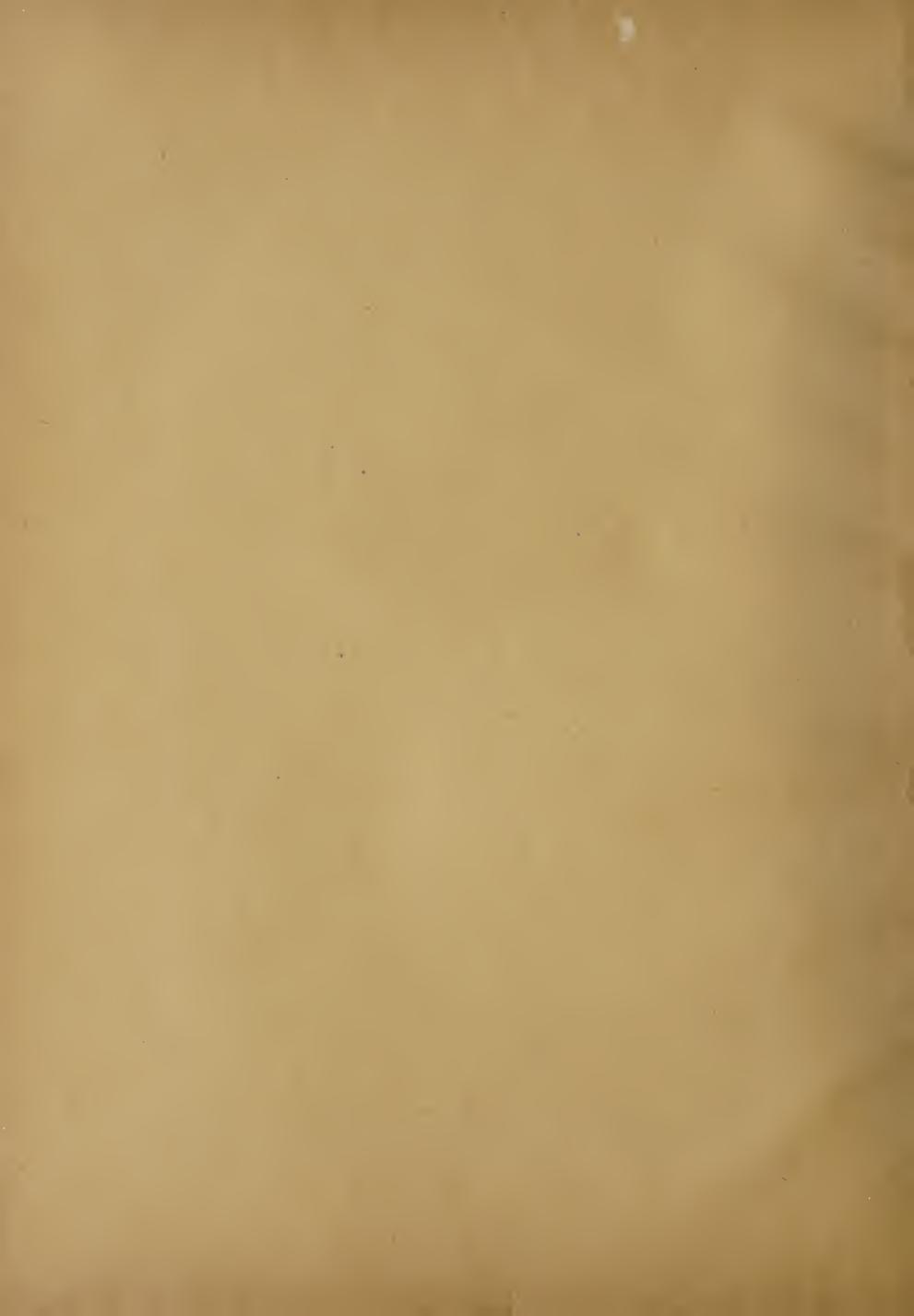
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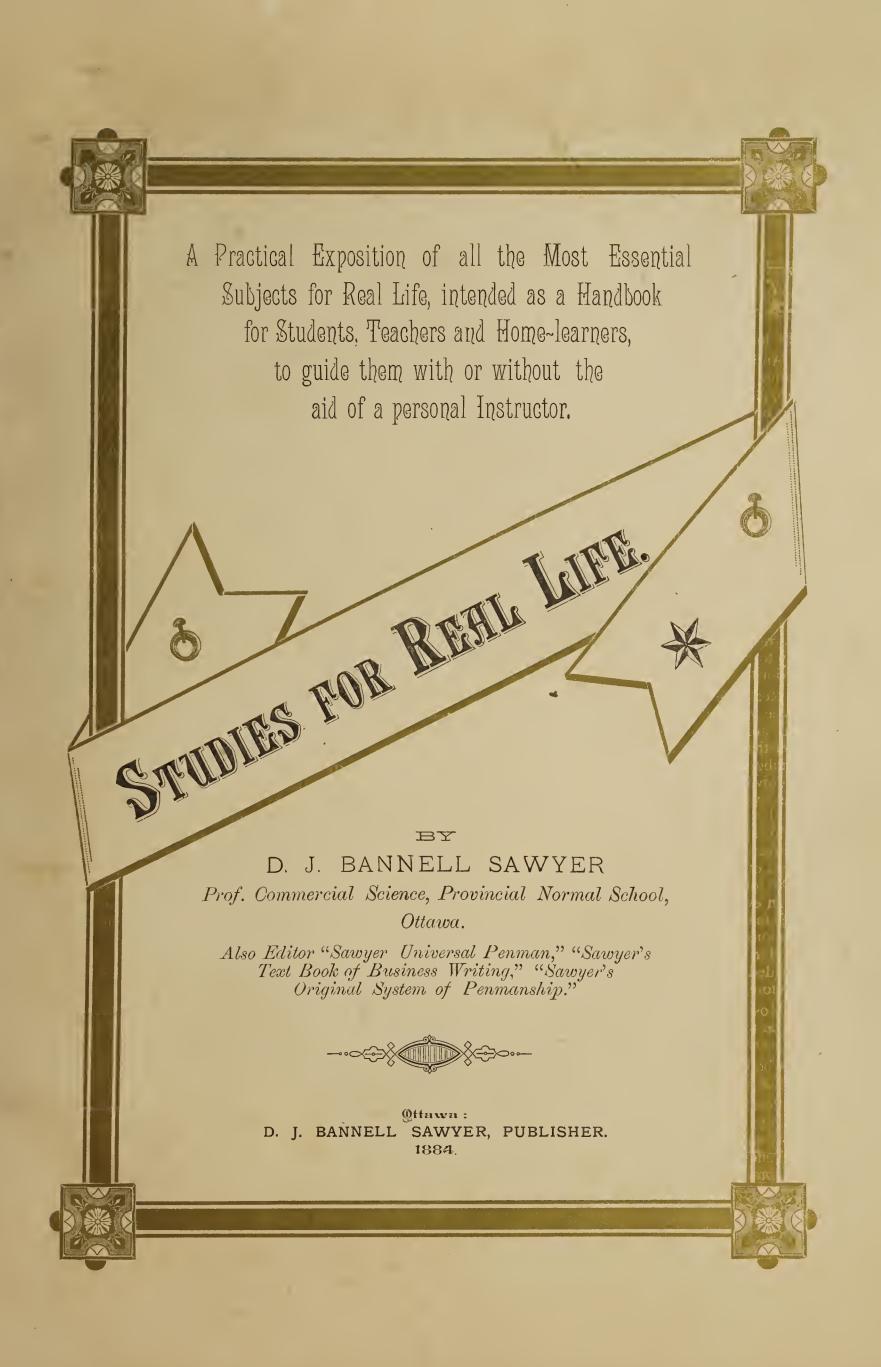
UNIVERSITY OF TORONTO

by

Ontario Institute for Studies in Education

Parties (2) p' 200.20





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INTRODUCTORY.

BY PRINCIPAL MACCABE, M. A.

E all know what importance is attached in our own time and generation to being "practical." To say that any one is a man of "practical" views is, in the estimation of the majority, to compliment him highly. It is regarded as the noblest characteristic of the present century that it is practical as well as enlightened. Within certain lines, and with certain safeguards this is a characteristic eminently desirable. And in no field of labor is this more desirable than in education.

One view of the "practical" in education brings before us the "business" education. A business man needs special training, and for him that training must be practical.

This country of ours is young, but is progressing rapidly in population, wealth intelligence, and in the "business" capacity of its commercial classes. To make the rising generation correspond with the demand made on them to help their elders in business pursuits is an important task. Our Commercial Schools and Business Colleges aim at accomplishing this.

The present work places in "handy" form the most important elements that go to make up this practical business education. A glance at the table of contents will show this, and a perusal of the work itself will show how very successfully the plan proposed by the author has been carried out. "Commercial Science" has an able exponent in Mr Sawyer, and I have no doubt the book will soon be extensively used throughout the Dominion.

J. A. MACCABE, M.A.

Provincial Normal*School, Ottawa, Canada, July, 1884.

EGO.



HAVE nothing to say, scarcely, by way of preface. I wanted to write a book, and I have written it. I knew more about real life studies than I did of others, and I therefore wrote of them. I thought the book was needed, and I published it.

The systems of shorthand given may be mastered in 4 weeks by one of ordinary intelligence, and by continued practice may be worth hundreds of dollars annually.

To almost any one the chapter on *Forms* will be worth the price of the book several times in a single year. For example take the short form of House Lease, write it out neatly instead of paying two dollars to a lawyer, as is often done. The same may be said of Deeds, Bonds, etc.

I cannot cease writing without thanking the penmen who have aided me in my work, by their good wishes; and to thank friends in Ottawa, who came, numbers of them unsolicited, some of them subscribing for two, three and four copies of the work; also to express a tender tribute to my wife for her encouragement and suggestions.

Finally, there is yet one feature of the book I must mention, which is right royally deserving of consideration—the biographical portion. I feel certain that our young people will be much benefitted, inspired I may venture to say, by the many heroic endeavors of their distinguished brothers, in making their future and their name. All honor, say I, to every honest heart that is striving amid a myriad counter forces, to better his condition in the scale of human endeavor and achievement. And it is my earnest hope that the mission of this book shall be to materially help the masses in their faithful efforts after practical education for Real Life.

THE AUTHOR.

Ottawa, Canada, July, 1884.

REAL LIFE.

IFE is real, with no matter what country or people we have a mind to carry on a series of observations and reflections. In Europe the struggle is stronger than in America, and in Asia it waxes fiercer still. But life is none the less real with us on that account. Whether circumstances have placed us in an eastern or western hemisphere, in a town or city, in an office, on the farm, or out in the lone streets of a great, icy metropolis, life is real.

And mighty may he be who shews the false, strikes down the wrong, and inserts right thoughts and theories in the minds of the young people throughout the world to-day respecting "Life." Man is a great, broad, globe-wide fraternity that has sinned, God has punished, and he must work, and sorrow, and yet labor on in the heat of the day, and by the sweat of his brow eat bread. Avoid it he cannot. But he can render it not only bearable, but pleasant, by making a rational use of the faculties and facilities with which God has endowed him. How imperative then, that we should follow the most essential studies for real life within our reach!

When the child merges into the thoughtful boy, he into the prudent youth, and he, in turn, into noble manhood, there are indescribable sensations of pleasure and pain, surprise and disappointment, successes and failures, aroused, which those who have passed them scarcely ever think of, and more seldom realize. As a child's hobby-horse gives place to the jack knife, this to the cigar, and this, in turn, to the moustache and the cane, as parents fast cease to be their boy's deity and a distant, unseen, omnipotent, Eternal takes place in his Faith, many a dark hour of doubt, anxiety, dread and cruel woe, blackens the night of his ebon way, and, indeed, many a starlit brightness cheers his upward, toilsome path.

These are necessary to our existence. Without sorrows, and failures, and vexations existence is not possible. So, what we cannot avoid, why grieve over? Our duty in Real Life is not to weep over the embarrassing circumstances and disastrous situations in which we may find ourselves, but to be ever ready to devise means for our escape or deliverance—to endeavor after metaphysical might—to be superior to the checker-work of our life-riddle.

Real Life experience is the price of all desirable existences. No matter how well or ill prepared one may be for Real Life duties, still the reward or the retribution comes as surely as certainty itself. Successes are not any more frequent than failures; indeed they are probably very many fewer. When we reflect that scarcely any one is successful more than once in his life, while nearly everyone can enumerate a number of failures; it would scarcely be prudent to risk the assertion that this might be avoided, since it is universal all through the ages. Yet it might not prove an utterly utopian breathing to hope that some day, men shall have so learned their lesson that there shall go out ninety-nine out of every hundred, from the school-room and the home, strong, resolute, volitional, life-tutored young people who, having beheld the erring footsteps of elder brothers have taken the lesson as their own. The basis for a successful career is to be found in the studies pursued, the training received. It is earnestly hoped that with the aid of this book any one of ordinary intelligence, average ambition, and fair determination may so lay the foundation of his future career that the building of the after-structure shall be brilliantly successful.

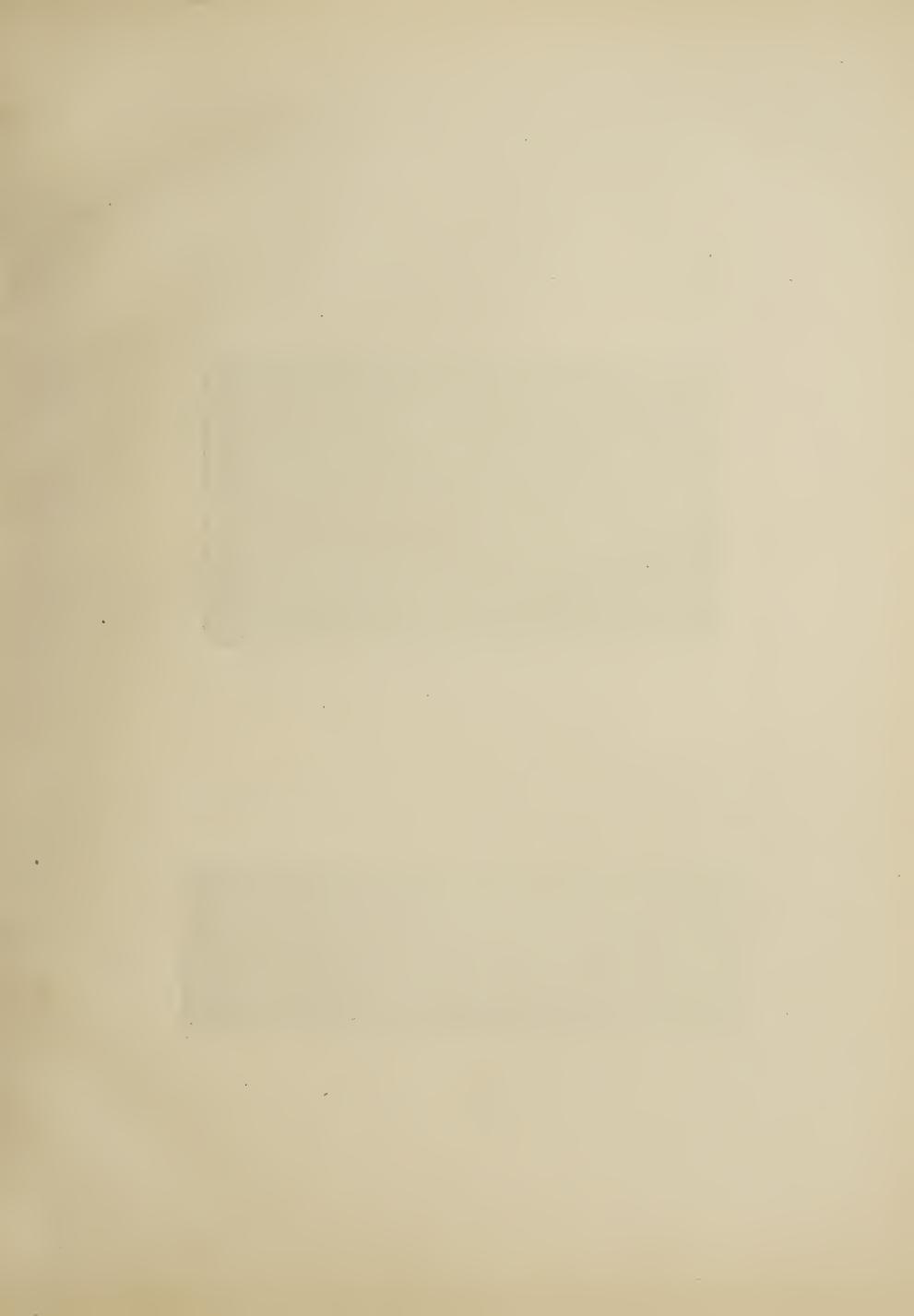
In every home circle there is a need for such a work as this, and it is the earnest wish of the author that it may lead the young mind up to its practical issue, Real Life, by the shortest and most natural gradations.

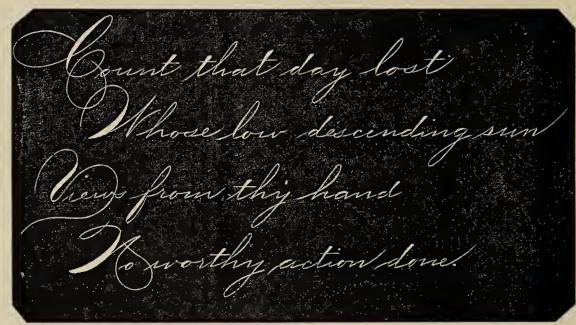
Man may be termed a being having a quadrilateral nature. In other words he is a living, thinking four-sided possibility. Physical, Intellectual, Moral and Religious, make up the sum of his nature. Therefore, to be a perfect man implies a complete development of his four-sided nature.

Most men have transmitted to them physiological excellencies to last them a life-time. But they must be tended rightly. Excellencies of any kind flee neglect. Hygienic and physiological laws must be preserved unharmed, or man becomes the victim of tomb-filling diseases.

The laws of health are few, and should be known and followed by our boys and girls. Then a mightier manhood would shortly become the populace of Canada.

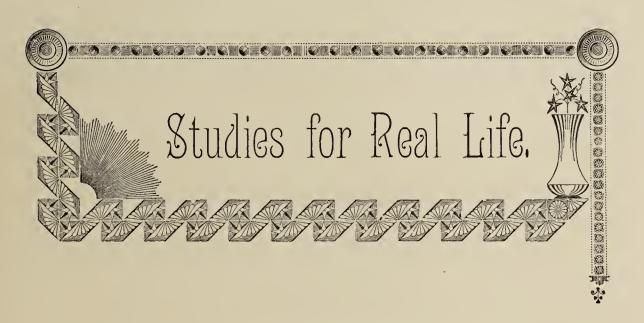
Pure air must be breathed; wholesome food must be eaten; crystal water drunk; physical exercise regularly and systematically taken; suitable clothing for temperament and temperature must be worn climate suited to constitution; occupation chosen, among other considerations, for its salutary constitutional effects; frequent bathing rigidly attended to; mentality cultured, trained and cared for; religious and moral natures parentally nurtured; and, finally, the marriage relation entered into solely as the result of genuine, disinterested love and affection.





BY J. R. LINDSAY.





WRITING

GREAT deal of trouble has arisen in the minds of ladies, teachers, business and professional men, concerning the present style of writing which is being taught. Ladies object to it because they think it is not lady-like, they think it is commercial. Many teachers think there is too much theory —we suppose because any theory at all is beyond their capabilities. Business men object to it because it is too ornamental, caused by the indiscretion not to say folly—of writing masters giving more attention to such work and teaching it. Professional men object to it because it destroys individuality—this impression "that it destroys individuality" is false, and the result of abysmal ignorance of the laws that govern mind and character, on the part of such professional men. All this because people, even they whose business it is to instruct others in matters chirographic, do not themselves understand what relation school-room work holds to the duties of after life. Education in any direction is uniform, but how diversified, how characteristic the results! Were it known and understood that systematic penmanship is necessary with which to lay the foundation of any good style for any calling in life, and that it induces and develops, rather than destroys individuality, we would have clear sailing. But people seem to be led wonderfully by traditions and paradoxes of men of other climes and ages. Isaac D'Israeli says in his Curiosities of Literature, p. 438, first column: "The art of judging of the characters of persons by their writing can only have any reality, when the pen, acting without constraint, may become an instrument guided by, and indictive of the natural dispositions. But regulated as the pen is now too often by a mechanical process, which the present race of writing-masters seem to have contrived for the

own convenience, a whole school exhibits a similar handwriting; the pupils are forced in their automatic motions, as if acted on by the presence of a steam engine." All this shows profound ignorance; and although it expresses admirably a very popular notion we leave it, knowing that our treatment of this subject will quiet all these wavelets that ruffle the tranquility of the caligraphic sea. It might be well, however, en passant, to ask what would be the state of writing were we to allow a child to grow up, wielding the pen as "guided by and indicative of the natural dispositions?" Why not allow the child free scope, untrammelled in arithmetic and geometry by "a regulated mechanical process." For, as well might you say that the principles, axioms, rules and regulations, governing these sciences are "mechanical" and lead the pupils to uniformity of result, which is to be deplored, as that such is the lamentable result in writing. Better in arithmetic, geometry, algebra, etc., allow the child to go on in the study of these subjects in such a way that his work will show that he has been "guided by the natural dispositions." The cases are precisely parallel. The object in arithmetic is a correct result—the object in writing is a correct result i. e., clearness and swiftness. The object is not to express character, unless it be in the superiority of results.

There must be a systematic, scientific base laid—a regular systematic, exact foundation. Then allow the individuality to work itself out in all directions from this point. If it does not, then you have certain proof that no strong individuality existed, or it would not thus easily be stifled. Hence it is natural for us to divide the subject as follows:

- 1. Systematic Writing.
- 3. Professional Writing.
- 5. Brief Writing.

2. Business

4. Ladies

6. Shorthand "

Each one of which will be treated of in order, as we proceed with the composition of this book.

PRELIMINARY NOTES

SPECIMENS.

Before studying or practising anything herein, write out from memory a set of capitals and small letters with figures, and any other signs which it may have been your habit to write. Preserve these specimens for future reference.

MATERIALS

It is impossible to do good work with inferior materials. I have heard of parties—penmen I think—boasting of their ability to write well with any pen.

Folly! as well might they say, with any kind of paper or ink—and surely anybody knows (?) that superior results can never be had from inferior means. a. Your paper must be fine and moderately smooth. b. Your pen, for writing that exhibits life, taste and energy, must be quite fine and flexible. It is, now, an easy matter to get good pens from almost any stationer—we can conscientiously recommend the following pens: "Spencerian No. 1," "Ward's Diamond Steel Pens," "Gaskell's Compendium Pen," "Gillott's 404." Your stationer keeps them: if not on hand ask him to order—or by enclosing \$1.20 to D. J. Bannell Sawyer, Ottawa, Canada, you may have a whole gross of either sent postpaid. The Oblique Penholder, for free, easy, or even exact writing, is now in universal favor, among professional penmen. To get good ink has always been very difficult for several centuries past: why this should be, we scarcely know; for, as early in the history of England, as the Saxon period, they had inks of wonderfully perfect beauty, fluidity, and durability. The appreciation of your writing by critics and the general public, depends largely upon its expression in ink. much admiration would you have for paintings, even though executed by some master artist, if the paints used were poor and weak, instead of being rich, glowing, lending life and energy to the subject. Just so with the inks used by a writer: they should be black, glossy, and free-flowing. We can heartily recommend Alling's Inks (manufactured by Fred D. Alling, Rochester, N. Y.)

POSITION

- a. There are different positions recognized and even authorized by penmen—the requirements of home, office and school-room practice, warrant this authorization. The positions are named, Front, Right-side, Left-side, Right-oblique and Left-oblique. The most natural, because most healthful position, is the front. Directions: Sit erect directly in front, and within an inch or two of your desk or table; allow both feet to rest lightly, but firmly on the floor, directly before you—the left, a little in advance of the right. While writing, it is better to lean neither to the right hand nor the left; but, if after writing continuously, for a considerable length of time, you tire, we think on that account you should lean lightly on your left arm. Your right arm must always be kept perfectly free, that you may, without hinderance, develop a good muscular movement.
- b. The directions for taking the *right oblique*, are precisely similar to those given for assuming and resting in the *front* position, with the *proviso*: sit with your right side at an angle of 45° to the desk; this position is best adapted to modern school desks,

- c. Your head should incline forward sufficiently to see your work distinctly.
- d. You should hold your paper at the top of the page, with the left-hand; elbow close to the side
- e. The right elbow should be extended about four to six inches from the side; the right arm at right angles to the left, which also means at right angles to the lines on your paper.

PEN-HOLDING

It seems to be most natural for ninety-nine out of one hundred children—either very little or big—to hold the pen in an unnatural position. Why this is I cannot say, unless it be that since children always use the finger movement, which necessitates a finger rest, therefore in writing, the fingers constituting the rest, begin to trail, and getting behind the pen, thus turn the hand outward. But just so soon as the hand is turned outward, the pen will not write freely, so that there must be a new adjustment of the pen—but this new adjustment of it, is the unnatural one which we have mentioned. There is no way of overcoming this tendency except by the teacher constantly correcting it, then this pen-holding difficulty will vanish.

The pen should be held loosely, between the thumb and first two fingers of the right hand. It should rest against the side of the second finger just at the root of the nail, and incline at an angle of 45° to the desk or paper. The first finger should rest on the top, and the thumb to the left of the holder. The thumb and every finger of the right hand should be bent at every joint: the third and fourth fingers enough so, to glide over the paper on the outer edges of the nails. This insures proper pen-holding; but more convenient pen-holding may be acquired by properly adjusting the pen to the requirements of individual hands. If your hand is a long, or large one, you must grasp the pen about one and one-fourth inches from the point, and the handle may rest forward of the last knuckle of the fore-finger. If your hand is a small one, hold the pen nearer the point, and allow the handle to rest back behind the last knuckle—thus you secure the most natural position for your hand and pen.

RESTS

Many writing-masters of "ye olden tyme" taught but one rest—the gliding finger rest. Since the introduction and practice of the muscular movement proper, two rests have been extensively taught, viz.; "muscular rest," and "finger or

moveable rest." The muscular rest is where the arm touches the desk soonest as it is being horizontally lowered to the table; this is the fleshy or muscular part of the arm just forward of the elbow. Penmen have taught the muscular movement as though the power came from this muscular rest; but it does not. The "finger rest" does not supply its own motive power—neither does the muscular rest supply its motive power. The principal force which drives the pen, comes from the muscles of the arm between the shoulder and the elbow; but all the smaller muscles of the fore-arm, hand and fingers, play an important part as guiding and controlling forces. The second or "moveable rest" is wrongly named. "Moveable" means that which may be moved; but the fact is that the "rest" is not simply one that can or may be moved but it is one that is constantly moving, hence we term it the "gliding rest."

The wrist should be entirely free from the desk or paper.

MOVEMENT

Any business man who knows anything about the art of writing well, will lay very great stress on "movement." Any teacher of writing, who has been a successful one, will say that a great deal of his success has resulted from his babit of untiring drill in movement.

Said Mr. Musgrove, a successful, influential, wealthy and wide-awake banker of Philadelphia, to the writer: "I consider movement to be nine-tenths of the art of writing." Prof. A. N. Palmer, of Cedar Rapids, Mich., thinks movement of such importance that he devotes several lessons in every class (new classes we presume) to movement, position &c., without the use of the pen at all. Prof. Gaskell believes in giving movement exercises, and allow the pupil to strike out boldly first developing movement, even at the sacrifice of form. Prof. Shaylor says: "Underlying all of these (the five S's) as the great foundation of all good writing, lies movement." Prof. Pierce, regards movement of such importance that he has arranged over 400 exercises for movement practice.

Spencer Bros. say that "all of these movements are frequently used in writing and addressing a single business letter." This may be the case, but should not: and Spencer Bros. teach a very false theory indeed. Imagine one changing his movement three or four or more times while writing and addressing a single business letter! There is wisdom in becoming proficient in all of these movements but one only is necessary, one only is business-like in correspondence,

or in ordinary writing. The *muscular* movemet is quite equal to all the demands of business writing, though the *combined* may serve to add ease and grace and tone and vigor.

I regard a good movement as absolutely necessary to one's success in writing. I am positive that a child who has acquired a good muscular movement will hail the writing-hour with delight. How often teachers are told by their pupils, "I don't like writing any way!" This would never be heard, if the child were taught a natural movement. What pleasure it affords us, who are in a good physical condition, to exercise any set of muscles naturally! Why has the gymnasium such fascination for young men and big boys if it is not that there they derive pleasure in the delightful pastime of using and developing, naturally, their different sets of muscles?

You may take as an axiom that when you have acquired a masterly movement, nine-tenths of the labor of acquiring a beautiful style of writing has been accomplished.

THE FOUR MOVEMENTS.

- 1. The Finger Movement.—Suitable for engraving, pen-drawing, and very fine, writing.
 - 2. The Muscular—Suitable for business writing, generally.
 - 3. The Combined—Well adapted to business or professional work.
- 4. The Whole-arm—Suitable for large capitals, ledger headings, flourishing and black-board writing.
- 1. The Finger Movement, is simply the action of the fingers in producing the characters desired, with pen or pencil.
- 2. The Muscular Movement, which is extensively used, is the business-man's movement. It consists in the action of the muscle of the fore-arm, as a rolling rest, and the muscle of the upper arm as the motive power. The fingers (3 & 4) constitute for the hand, a "gliding rest." To acquire this movement, attention is called to our exercises for developing movement.
- 3. The Combined Movement, is similar to the muscular—it is the muscular with a gentle tincture of the finger movement. Here is a pitfall. In trying to use a little finger movement you are liable and likely to keep the third and fourth fingers fixed to the paper, thus losing the muscular movement altogether, afterwards reverting to the muscular—Be careful.
- 4. The Whole-arm Movement, requires but one rest—the "gliding"—the whole arm being raised entirely from the desk.

MOVEMENT EXERCISES

If you wish to develop any muscle or part of the body, it is to the end that you may have perfect control of that particular muscle or part. To do this, you must train it by constant systematic exercise. In penmanship, a great end is gained by being able to control your hand, arm, and muscle—you are thus enabled to control your pen in the production of beautiful flowing lines and clear-cut dashing shades. To obtain this control: you must practice movement exercises—those given above being good ones and arranged in good order. Exercise I consists of curved and straight, parallel, horizontal lines, joined at either end—made with a sweeping movement from left to right. Exercise II is the same, changed somewhat—the downward mark is straight, and slanted a little. Exercise III is a repetition of exercise II but adds another stroke—thus with practice of the first three exercises, movement from left to right is developed, together with a little perpendicular movement. Exercise IV is unexcelled as a movement exercise: the parts are written so as to loop together-each downward stroke is shaded, and tapers equally in each direction from the middle. Exercise V is similar to exercise IV but has each alternate line left light, for the sake of inducing a more perfect control of the will and hand. Our wills are often tardy: this sharpens them. Exercise VI aids in that oblique holding of the pen, which is so necessary to good shading with ordinary holders. In making exercise VII be careful to form the loop part nearly half the length. The outline of this loop should harmonize (that is be equi-distant from it, or nearly so) with the large outline. Exercise VIII is more difficult. The oval at the top should be quite narrow; the loops at the bottom should be small—especially attend to this advice in forming the second loop; it is difficult to keep it small. Exercise IX introduces the loop seen in exercise VII; it is of no service except as it aids in the acquirement of movement. XI. and XII. are progressive steps, involving the movement required in making Exercises 1, 2 and 3.

ANALYSIS

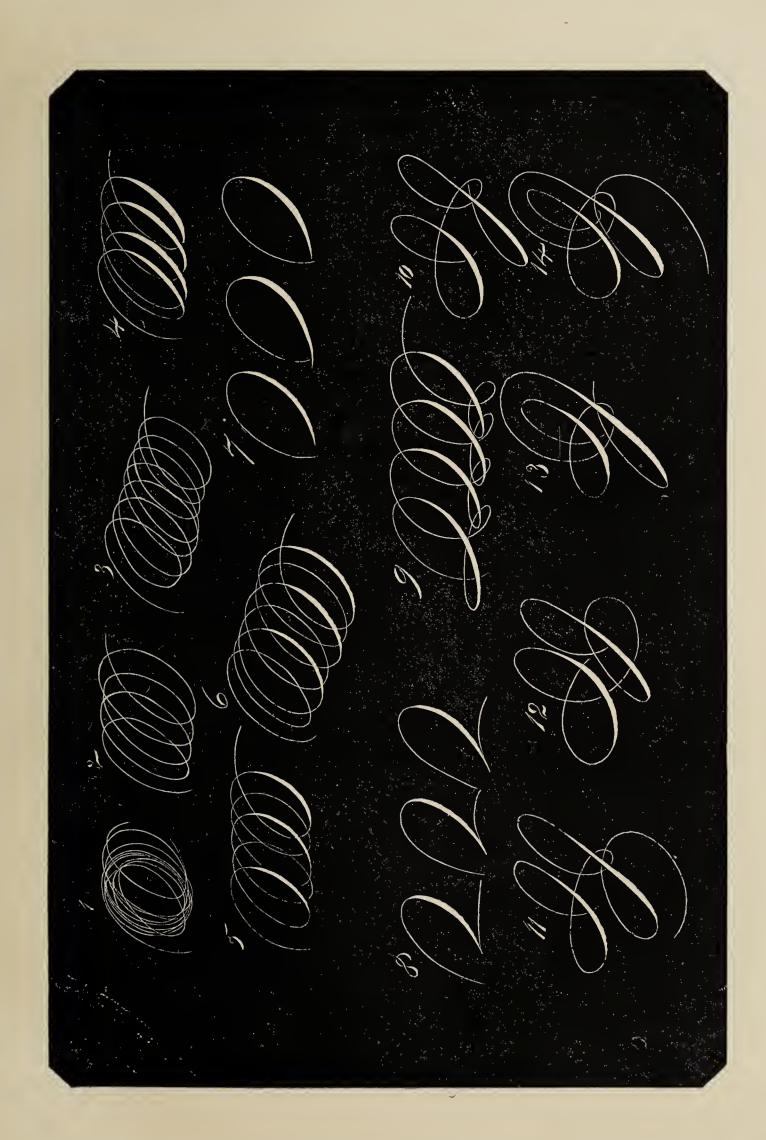
Before we can proceed intelligently, any further in our study of penmanship, we must have some basis from and to which we should work. To this end we will lay down our principles, naming them 1, 2 and 3—first second and third—or the convex, concave, and right lines. It is a principle in mechanical drawing that the left outline of any figure should be drawn first; accordingly draw an oval: the left side we number 1, because we made it first; the right side we number 2,

because made second. Now, bisect this oval: . Number this bisector 3: thus we have each principle and numbered according to priority of formation. Synthetically, we may construct any figure or letter from these three marks; Analytically, we may take to pieces any figure or letter and thus know for a certainty when a letter is properly made; and when and where one is improperly made.

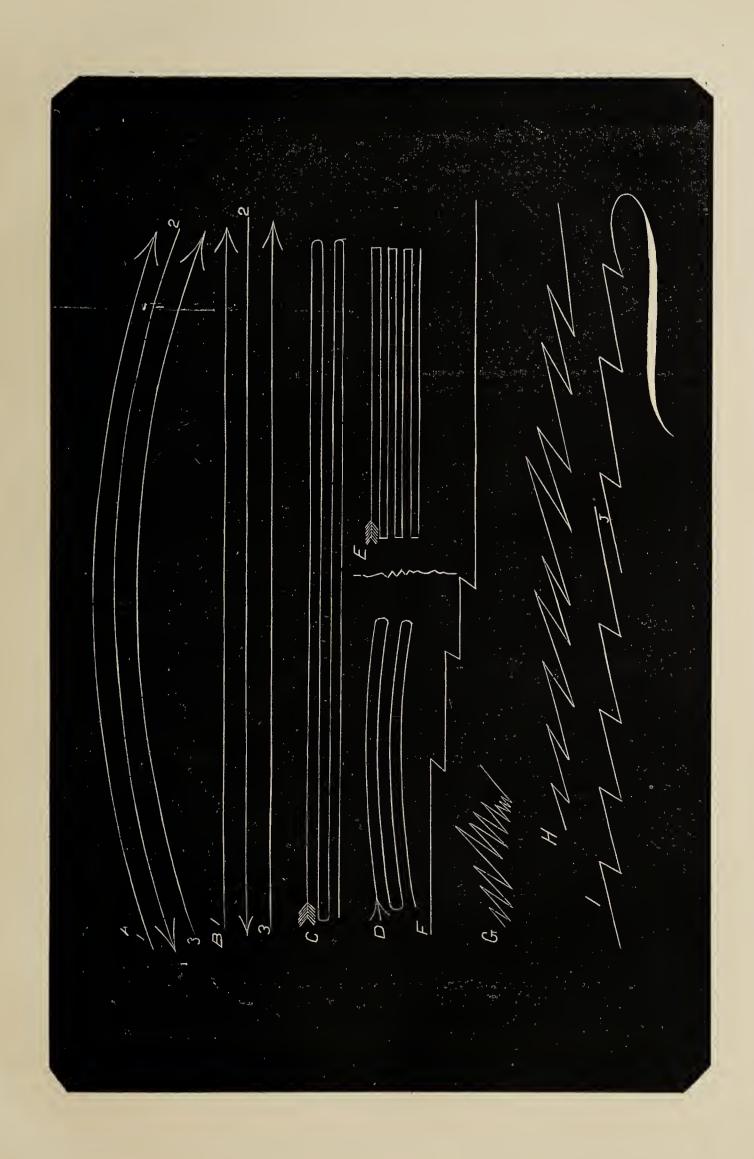
Example: The analysis of "b" is 2, 3, 2, 2; but suppose the back of "b" were made with a bent line, which is very common; this line must be either 1st. or 2nd. principle—suppose it has been bent to the left, that is the first principle: the analysis of such a "b" would be 2, 1, 2, 2. Putting the correct and incorrect analysis on the black-board you can show the pupil at a glance, where his error is.

UNIFORMITY

In glancing over a page of manuscript fresh from the pen of a master wielder of that which is "mightier than the sword," how the eye sparkles with beaming pleasure! The symmetry, the beauty, the harmony, the perfect distribution of lights and shades, are enough, almost, to generate the love of the beautiful in souls hitherto totally unsusceptible. To produce this uniformity in your own handwriting you must study closely the size and slant of your letters; the space they occupy, both in length and width, and their distances from one another. To do this intelligently, and easily, we will first classify all the letters—capitals, small letters and figures. Taking from the capitals the letter of simplest formation requiring the easiest movement, we have the letter "X"; of the small letters of simplest construction is the letter "i." Following out this principle by a natural law of development, we obtain the following, which we call the "Natural Classification."









This is the most perfect classification that has ever been made. The prevailing classification has alver's been that known many years ago in England, Ireland, Scotland and Germany, in which letters are divided into three classes, and named, 1 minimum, 2 extended stem, 3 extended loop letters—no classification of the capitals was ever attempted. This is our classification and was published in the fall of 1878, and known to the public as "Sawyer's Original System of Penmanship." We state this because a great many are now using our classification without giving us any credit for the same. (See classification page 15.)

SPACES, WIDTHS, HEIGHTS, AND PROPORTIONS.

1. Spaces—That our writing may be uniform we must attend to their heights, widths, and proportions. To do this some definite standard or unit of measurement must be used for determining heights and widths. The small "u" is the standard of height and width. The width of this is $\frac{2}{3}$ its height. When we say a letter is, one or two or three spaces in height, we mean that it is one or two or three times the height of "u"—and so of width.

WIDTHS.

Figures—The figure 1, is a simple straight line. The cipher is half space in with. The figures 3, 6, 7, 8, 9, and \$ are one space in width. The figures 2, 4, 5, are one and a half spaces in width.

SMALL LETTERS.

The letters, i, r, s, x, v, o, e, c, t, l, b, j, z, f, are two spaces wide. The letters, u, w, n, a, d, p, q, h, k, y, g, are three spaces wide. The letter m, is four spaces wide.

CAPITALS.

The letter E, is two spaces wide.

The letters, J, S, O, are two and a half spaces wide.

The letter X, Q, Z, V, R, G, C, D, are three spaces wide. The letter V, U, Y, L, are three and a half spaces wide.

The lette I, F, A, N, M, H. K, are four spaces wide.

LENGTHS.

Figures—The figures, 0, 1, 2, 3, 4, 5, 8, are one space in length. figures, 6, 7, 9, &, are two spaces in length. The \$, is three spaces in length. The letters, f, s, are five spaces in length.

CAPITALS.

are the same height above. J, Y, Z, are five spaces in length, two spaces belo. he base line.

PROPORTIONS.

The proportions of all the letters and figures may be seen from the plate where the spaces are given. Study the plate carefully. The good resulting in this way takes the nature of discovery, which is always delightful, to the true student of any science or art.

ANALYSIS.

I.—CAPITALS.

 $X=1, 2^s, 3^{sc}, 2.$ $W = 1, 2^{s}, 2 + 1, 3^{se}, 2 + 1.$ $Q = 1, 2^s, 1 + 2.$ $\tilde{Z} = 1, 2^{s}, l, 2, 1 + 2.$ $V = 1, 3^{\text{s2se}}, 2 + 1.$ $U = 1, 3^{\text{s2se}}, 2, 3, 2.$ $Y=1, 3^{s2se}, 2, 3, 1+2.$ $I=1, 3^{-s-se}, 1.$ $J=1, 3^{s-se}, 1+2.$ $B=1+2^{s}, 1, 2, l, 2, 1.$ $P = 1 + 2^s, 1, 2.$ R = 1 + 2', 1, 2, l, $3^{2sc}2$. $T=1+2^{s}$, 1; 1, 2, 1+2. F=1+2s, 1, 3; 1, 2, 1+2. $A = 1 + 2^{s}1$, 3^{se} , 1, 2. $N=1+2^{s}$, 1; 3^{sc} , 2+1. $M = 1 + 2^{s}1$; 3^{sc} , 1, 3^{sc} , 2. $H=2, 1+2^{s}, 1; 1+3, 1, 2.$ $K = 2, 1 + 2^{s}, 1; 1 + 2, l, 3^{2sc}, 2.$ $\begin{array}{l} S=2,\,1+2^s,\,1.\\ G=2,\,1,\,2,\,1+2^s,\,1.\\ L=1,\,2,\,1+2^s,\,1+2.\\ O=1^s,\,2,\,1,\,2.\\ C=1,\,2,\,1^s,\,2.\\ E=1,\,2,\,1,\,l,\,1^s,\,2,\,1,\,2.\\ D=3^{sc},\,1,\,2,\,1^s,\,2.\\ \end{array}$ $\begin{array}{l} 1=3^{\bullet-}.\\ 2=d2^{\bullet},\,l,\,1+2.\\ 3=d2,\,l,\,2^s,\,1.\\ 4=3^s,\,1+2,\,3^s.\\ 5=3,\,1,\,2^s,\,1,\,3.\\ 6=3^{sc},\,2,\,1^s.\\ 7=3,\,1+2,\,3^{-s}.\\ 8=2,\,1+2^s,\,1+2.\\ 9=1^s,\,2,\,3^s.\\ 0=1^s,\,2.\\ \$=3,\,2,\,1^{\bullet}+2,\,1.\\ \end{array}$

II.—SMALL LETTERS.

i=2, 3, 2, d. u=2, 3, 2, 3, 2. w=2, 3, 2, 3, 2, 2. r=2, 1, 3, 2. $s=2, 1+2^s, d, 2.$ n=1, 3, 1, 3, 2. m=1, 3, 1, 3, 1, 3, 2. x=1, 3, 2, 3 (up).v=1, 3, 2, 2. $o=1, 1^{s}, 2, 2.$ $a=1, 1^{s}, 2, 3, 2.$ $e=1, 3^{s,c}, 2.$ $c=1, d, 3^{ssc}, 2.$ $t=2, 3^{s}, 2, 3.$ $d=1, 1, 2, 3^{s}, 2.$ $p=2, 3^{s}, 1, 3. 2.$ $q=1, 1^{s}, 2, 3, 3, 2.$ l=2, 3, 2.

 $\begin{array}{l} b=2,\,3,\,3,\,2.\\ h=2,\,3,\,1,\,3,\,2.\\ k=2,\,3,\,1,\,2,\,3,\,2.\\ j=2,\,3,\,1+2.\\ y=1,\,3,\,2,\,3,\,1+2.\\ g=1,\,1^{\bullet},\,3,\,1+2,\\ z=1,\,2^{s},\,2,\,1+2.\\ f=2,\,3^{-s},\,2,\,2. \end{array}$

111.—FIGURES.

1, 2, 3, 4, 5, 6, 7, 8, 9, 0, (as above).

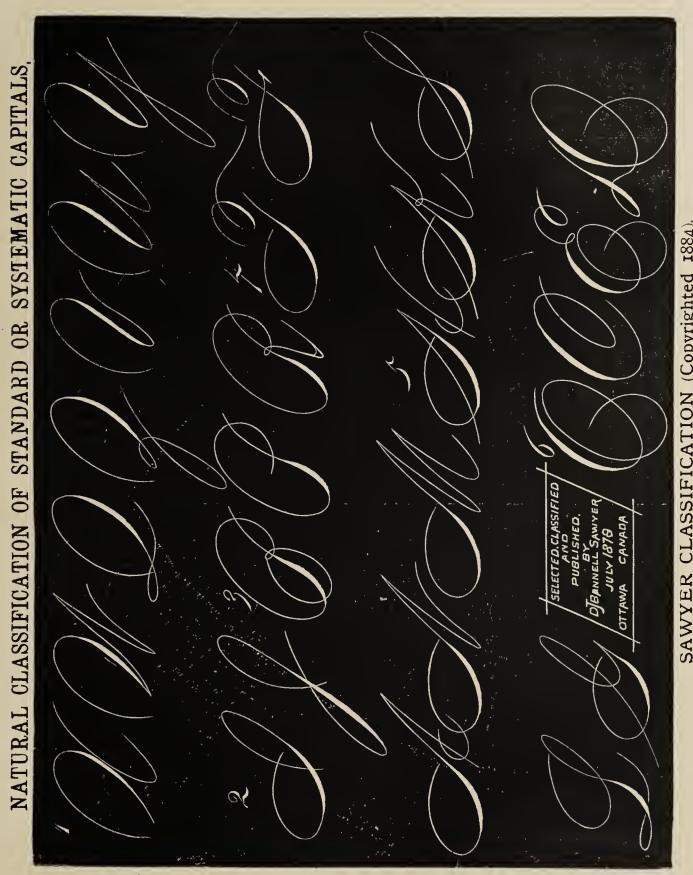
IV.—FINALS.

 $t=2, 3^{\circ}, 1.$ | r=1, 3, 1.

| y=1, 3, 2, 3+2. | g=1, 1, 2, 3+2.

V.—CHARACTERS.

\$=3, 2, 1+2, 1. | &c=1+2•, 1+2, 1•+2• | & Co=1+2•, 1+2, 1+2•, 1+2•



SAWYER CLASSIFICATION (Copyrighted 1884).



BRIEF WRITING.

Brief writing was practised by the ancients. Many think they had wonderfully perfect systems of short hand, when the fact is that they had nothing more than systems of brief writing, similar, though not indentical with what we now have. Even Tiro who gets so lauded for his deft fingers had merely a system of brief writing, consisting of abbreviated long-hand.

In this short chapter on brief writing, I shall endeavor faithfully to present this subject in as clear and brief a literary style as I conceive to be consistent with the general aim—this general aim is, to be of service in forming, reforming and systematising the handwriting of all who have writing to execute. When we reflect that nine-tenths of the writing executed now-a-days is done so in haste, we cannot but conceive that the want of the great majority of those who to-day have writing to do, is a brief, legible system of penmanship, and it is my hope, although in a very limited degree, to contribute something towards this universal want.

I claim to be the first penman to observe and proclaim this want: and I may add that four years ago not a paragraph worth the name had appeared in any penman's paper relating to this want; since my contribution. The Want of the Age," to the "Penman's Art Journal" the subject has been well ventilated and now one of our American penmanship authors has given a set of brief capitals in the revised edition of his work, but it is not accompanied with any directions.

To perfect a system of brief writing, we must abbreviate in four ways at least.

1. By using brief characters.

By using brief characters.
 By using contractions.
 By joining words together.

4. By omitting words not necessary to the sense.

We present below a set of capitals which are the briefest we can invent, that are advisable to offer for universal use. Also four brief forms for final r. t. y. g. It must be remembered, however, that these forms are

never used except at the end of a word.

Agr.—Agriculture. Al.—Alley. Agt.—Agent. Amt.—Amount. Ans.—Answer Bal.—Balance. A.M.—Master of Arts. Bp —Bishop. Bk.—Book. B. Sc.—Bachelor of Science. Ch.—Chapter. C.—A Hundred. C.A.—Commercial Agent. C.B.—Commander of the Bath. Chem.—Chemistry. C.O.D.—Collect on Delivery. Co.—Company. Com.—Commercial. Con.—Contra. Cr. Credit. D.C.L.—Doctor of Civil Law Deg.—Degree. D.M.—Doctor of Music. Disc.—Discount. ea.—Each. Ed.—Editor; Editions. E. & O E.—Errors and Omissions Excepted. e. g.—For example.
Gro.—Gross.
H. C.—House of Commons. Geol.—Geology. Gov.—Governor. Hdkf.—Handkerchief. Ib. or Ibd.—In the same place. i. e.—That is I.H.S—Jesus the Saviour of Men. I.O.U.—I Owe You K.B.—Knight of the Bath. K.C.B.-Knight Commander of the Bath. K.G.—Knight of the Garter.
l.c.—Lower Case (type) Mons.—Sir.
M.P.P.—Member Provincial Parliament. M.S.—Master of Science.

N.B.—New Brunswick.

No.—Number.

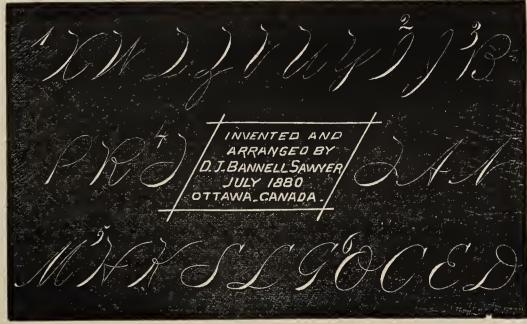
N.P.—Notary Public.

N.W.T.—North West Too MSS.—Manuscripts. n.l.—It does not appear. Non.-col.-Not Guilty. N.W.T .- North-West Territory. O.M.I.—Oblate of Mary Immaculate. Oz.—Ounce. P.E.I.—Prince Edward Island. pr.—By the. p.c.—Per centum, by the Ph.D.—Doctor of Philosophy.

Ph.D.—Doctor of Philosophy.

Phonography.

P.P.C.—To take leave.



The contractions recomended for use are such as are used by proof readers, telegraph operators, accountants and exchanges. The following are examples:

| q.e.—Which is. s.a.—According Sc.—He (or she

q.e.—Which is. q, v.—Which see s.a.—According to art, Sc.—He (or she) engraved it.

S. caps.—Small capitals (print.)
Wshgtn.—Washington. yr.—Your.
&—and.

These and similar abbreviations ad infinitum, may be used from time to time as occasion may demand. They are capable of considerable development in the hands of a rapid writer, and in many cases it is quite sufficient for the purpose of ordinary dictation. Even reporting, for the average town and city newspaper, may be done in this way. I once knew a Mr. Fox, one of the brightest and best local reporters ever engaged in this city, who used nothing more than what I am in this chapter advocating. And I imagine that had he had this method he would have wielded the pen with much more ease to himself.

with much more ease to himself.

It would be out of the question, of course, for any one to learn arbitrary signs for every word in the language. But to learn arbitrary signs, say a letter or two, of the words in most frequent use, dealing with the others as they arise by contractions, as brief and suggestive as possible, is quite within the capabilities of ordinary writers. The following cut illustrates my meaning:—

Ottawa, Ont., 1 July '84.

S. G. Beatty, Esq. Dr Sr,—

Yr fvr of 26 ult to hnd. In rply wd sy e bk wl be frwdd n a dy or two.

Yrs trly,

Bannell Sawyer.

As many of these signs are unintelligible to most people it would be well to have a card printed with all the brief forms used, which are not common, this might be enclosed in the first letter to a correspondent.

The following list will be found useful, as it contains 86 words, one or more of which will be found in almost every sentence in the language:—

CONTRACTIONS.

above—abv.	according-accdg.
advantage-dv.	after—aft.
all—l.	and—&.
any-n.	are—r.
as—as.	at—at.
be—be.	because—bcs.
been—bn.	but—bt.
by—by.	call—cl.
can—c.	cannot—cnt.
care-cr.	come—cm.
could—cd.	dear—dr.
did—d.	difference—d.
difficult—df.	do—do.

done-dn. each—ea. equally—eq. first—st. very-vr. for-fr. from—frm. general-gn. give-n—g. gentleman—gnt. god—gd. had—hd. go—go
good—gd. happy—hpy. he—he. have—v. him—hm. himself—hms. liow—h. however-hov. I—I. if-if. importance—imp. improve-d-ment-impv. in—in. it—it. is—is. language—lng. might—mt. mister—mr. member-pr. more—mr. much—mch. myself-mys. nature—ntr. of—of no-no. one—one. our—our. or-or. particular-prt. put—pt. several—se. should—shd. remember—rmbr. shall, shalt-sh. e—the.
thing—thng.
to be—tb. them—thm. to-to. upon-pn. ир-р.

The omission of words must be judiciously done. Many inexperienced hands would in this make sad havoc. Example: "Proposition has been received, and in reply beg leave to say that I shall not be able to accept." Here the omission of and will make no change in the meaning; whereas the omission of not would convey an entirely different sense. The idea in this department of brief writing is simply to omit the words not necessary to the sense. It is really writing telegraphic messages. (See directions for writing telegrams.) Affirmative and negative words must be carefully preserved. Such words as if, in, any, a, an, and, by, the, may almost always be omitted with propriety.

After all is said and done, the chief factor in writing rapidly consists in the movement. No one can write rapidly who uses the finger movement. Many people (about seventy-five per cent.) use the finger movement, that is allowing the little finger to rest on the paper as a fixed prop, and as the letters are formed, the hand is shifted over another space of from half an inch to an inch. The hand thus makes a series of leaps, and if the writing is executed rapidly it will be very irregular. To write rapidly and well, the fingers, hand, and fore-arm should move simultaneously. The wrist should not touch either the paper or desk. The pen should be lifted but seldom; and one should practice whole sentences without once lifting the pen. (See movements page 23.)

BUSINESS WRITING

There have been a great many systems and compendiums of penmanship published ostensibly for the business community chiefly, but which are intensely impracticable. In such systems can hardly be found a single business-like capital letter—the capitals almost invariably are draped in extra and very unnecessary flourishes, which are evidently put there to conceal the poorly formed letters.



By D. J. BANNELL SAWYER, Ottawa, Canada.







I know that the want of business-men now-a-days is a simple, legible, graceful style of writing—not one that is embalmed, as it were, in its own shroud of flourishes. The chief factors in securing a good practical style of handwriting, are movement and forms. Secure movement first by practising on movement exercises, given on page , then study forms given on page 15, after which the alphabet given under the heading of "Brief writing" should be studied, practised and adopted.

It has been suggested of late, by a number of excellent American penmen, that business writing can-not be taught. We believe it can.

They say you may teach them systematic writing, but business writing is acquired only by actual work in the counting-room. We say positively, that business writing is taught, by every good writing teacher. And all that a boy's writing will change on entering a counting house, who has been properly instructed, is not worth mentioning. A teacher of business writing who trains his pupils correctly, will place them under many of the varying circumstances of business practice. What, then, can change one's hand on entering business, thus equipped?—nothing but coercion, or loss of intellectual ability, and then begins copying the proprietors or some one else's handwriting.

Whatever style may be adopted, the following

rules should be borne in mind:-

 Lift the pen as seldom as possible.
 A round hand is more legible than an angular hand.

3. A moderately sloping hand is more legible than a more sloping hand, 60° than 52° or 45°.

4. Regularity, uniformity and straightness of line,

strengthen legibility.

5. Uniformity in the width and height of letters. 6. Uniformity of spacing between letters, words,

and sentences. 7. Medium sized loops and tails, are preferable to very long or very short ones.

8. A wide sprawling, and a close narrow hand are alike difficult to read.

9. A plain hand is more legible than an orna-



PROFESSIONAL PENMANSHIP.



By the term "Professional Penmanship" I mean the writing of professional penmen: the work of those whose chief business it is to execute and diffuse throughout the country penwork. It may be as elaborate as the taste and ability of the penman admits. In this license exists the chief charm of our bewitching profession exists the chief charm of our bewitching profession—the infinite variety and multiplicity of effects produced in almost identical masterly perfection by different penmen. And while we try to chain the hands of all men to system and symmetry and harmony, yet it will ever remain as impossible to destroy individuality by it as anything can well be. Matchless image of the Eternal is this potential, irrepressible, undying individuality, that rises nymph-like ever and anon, as we meet and oppose, wrestle with and triumph over oftwe meet and oppose, wrestle with and triumph over oftrecurring. subtle, giant-like forces and influences. Where there is any individuality, systematic writing strengthens it; when there is none, it often induces it.

OFF-HAND FLOURISHING.

Off-hand flourishing, invented by the Arabians, practised by the English, and utilized to make money by Canadians and Americans, is an art of the rarest beauty, easily learned, and a joy forever. One cannot look upon a specimen of the penman's art without feeling some commendable emotion. Gaskell says: "What more beautiful thing can be conceived than the masterly strokes of a skilled writer's pen, forming the outlines of a bird, nestled amid the branches of a tree; or describing the arched neck and graceful poise of the swan, sailing its reedy lake? It is impossible to surpass these little pictures with the brush or graver. They will stand through all time among other first-class art creations.

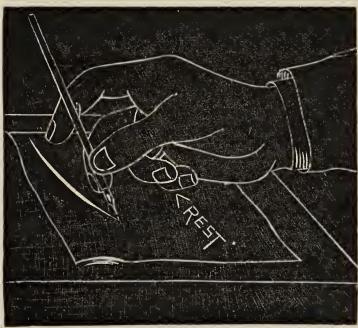
To be able to flourish well is a very desirable accomplishment. It helps the teacher of writing in making a reputation—it being regarded as a wonderful exhibition of skill. There is no more effectual way of drawing attention to private or public classes than through an exhibition of flourished specimens. Besides this, the training which a penman receives in going through a course of instruction in flourishing, aids him wonderfully in developing a masterly movement, which is essential to the highest degree of skill in plain writing.

MATERIALS NEEDED.

PAPER—Unruled letter or foolscap, good quality. INK—Jet, glossy black. Recipe given on last pages. PEN—Should be fine pointed, double elastic and durable. HOLDER AND HANDLE—Should be short.

SITTING AT THE DESK-Is the same as in executing

ordinary plain writing.
Holding Pen—Should be as in cut below, and in accordance with these hints: 1. The whole arm must swing. 2. The hand should rest, or glide along the paper, on the fourth finger. It is usual



to say on the nail, but the testimony of experienced professionals is that the hand is most usually found

gliding over the paper on the side of the 4th finger, in practical work; or raised entirely and the heel of the hand brought down as the rest-the ball below the thumb ball, near the wrist. A cut of the regular way of holding the pen, you see. 3. Keep the points of the pen squarely on the paper. Make each line over toward the right. Move the paper around to suit you. The wrist will shortly become pliant, accommodating, and facilitating the movements of the pen. I would advise you to practise making simple curves, as in the cut above, until you become accustomed to holding the pen turned from you. (The thumb should rest on the back of the holder; the second finger directly below and behind this; the fore-finger an inch farther up.)

LADIES' WRITING.

This subject has been much neglected. Doubtless many have supposed that it was either a useless or a thankless labor-of-love to attempt any theory of ladies' writing beyond what has already been done, namely, copies of English angular and effeminated commercial hand printed for ladies. We have no doubt that women are capable of judging which style of writing it is best for them to adopt; nor do we doubt their possession of moral courage sufficient to adopt the best suited style. We should adopt the style of writing best suiting our chosen profession. Women should do likewise. When a weman voluntarily or involuntarily chooses a profession she should then relatify the choose the style of sion she should then voluntarily choose the style of writing best suited, or we may say, belonging to it. A lady school teacher should adopt the style of writing characterizing school life, and so on with those in the other professions. But as there are many who will not do this, and as there are countless others who will not be forced to enter any professional or business calling, I submit the following hints and copies of ladies' writing with which I am enabled to enrich my book through the kindness and co-operation of my wife. originals from which these were taken, were written by her, off-hand with pen and ink. While practicing you should write on unruled paper, keeping a straight-edge close to your line of writing, so that the work will be in a straight line.

WOOD ENGRAVING

Wood engaving is the art of cutting figures on wood, for the purpose of their being afterwards printed upon paper. The lines which form the impressions on the paper are left in the wood—the lights are cut out or removed, leaving only the lines to be printed. There is another method—to print in black (as in this book) and cut out only what is wanted to be written or drawn. From these blocks you can print as from the regular type used in printing this book. Boxwood is used chiefly on which to cut drawings—but maple, pear-tree, and even basswood, are used for large cuts. The best box is of a yellow color, like gold, throughout, without specks of white or reddish-colored rings. Box having these defects is liable to display much unevenness of surface, occasioned by the irregularity of density of the layers of wood. Wood containing specks is liable to break away as it is being cut. Wood having red | said she was a most elegant caligrapher, whom Roger

color usually wants tenacity and cuts short and soft. All kinds of box are subject to warp; when they do, turn the hollow side down on a flat surface and it will likely straighten out in a day or two.

Some artists, before they begin drawing on wood, whiten the smooth surface of the block with a slight wash of flake-white and gum-water; others rub the surface with a little finely-powdered bath-brick, mixed with water, rubbing it off when dry to prepare, the slippery surface for drawing on it with a black lead

pencil.

The tools employed consist of gravers, to cut the lines defining the forms, and of chisels and gouges to cut or scoop out the larger masses of wood where the subject has to appear white. Gravers are of two kinds -gravers and tint tools. Gravers proper are used to cut the various lines, straight, crooked, curved or crossing, which define the forms of the different objects, and indicate their character and texture; tint tools, which are thinner in their blades, and more acutely angular at the point than gravers proper, are used to cut the parallel lines which constitute what is technically termed "a tint."

Most wood engravers usually keep a leather bag filled with sand under their block, which affords a good, firm rest, and also permits the block to be turned easily by the left hand while the right is cutting a line. Some, however, use a frame on a pivot. We prefer the

sand bag.

The wood engraver needs a strong, clear light, and when working at night should use a lense to concentrate the lamp light upon his work. A glass globe filled with water acts the same but renders a clearer and cooler light.

To take an impression, ink the block with a rubber roller, and after placing two or three ply of paper above the impression paper, rub briskly with a blunt-edged

burnisher.

To clean the block after taking a proof, rub it with turpentine and a soft brush, and rub dry.

DISTINGUISHED AUTOGRAPHS.

BY MRS. BANNELL SAWYER

There is in the Parliamentary Library nere over 110,000 books. Among them I found, while one day leisurely loitering among the archives, a small volume in which were the fac simile autographs of almost every historic celebrity. There was such infinite diversity of style and size and illegibility, that unless I were a brainless animal I could not resist believing that they indicated character. As all voluntary actions are characteristic of the individual, so all handwritings bear an analogy to the character of the writer. It is said that distinctness of character was decidedly noticeable in the handwriting of several of the British sovereigns. From what I saw of their autographs, I

am justified in delivering myself as follows:

"Henry the Eighth wrote a strong hand, but as if he had seldom a good pen." The impetuous, violent passion of his character conveyed itself into his writing.

"Edward VI wrote a fair, legible hand." The

diary of this amiable young prince is still to be found in England.

"Queen Elizabeth wrote an upright hand." It is

Ascham had taught all the elegancies of the pen. I thought I beheld in her writing many intricate combinations of lines, yet I could not style her writing elegant, or even fair, as compared with the writing of the present day. The ostentation and asperity of her character is clearly delineated in her handwriting.

"James 1 wrote a poor, ungainly hand, all awry, and not in a straight line." There can be no doubt but that this was strongly indicative of slovenly habits and

personal negligence.

"Charles I wrote a fair, open, Italian hand, and, more correctly, perhaps, than any other prince England ever had." It was this unfortunate prince who so finely discriminated the styles of the different painters. We can certainly infer from this that he would not be

can certainly interfrom this that he would not be insensible to beautiful and elegant penmanship.

"Charles II wrote a little, fair running hand, as if he wrote in haste or uneasy till he had done." This prince, although he gained the appellation of "The Merry Monarch," still was dissolute, vicious, and very restless. He often wrote under mal a propos circumstances, and of necessity could not rid himself of his natural restlessness. natural restlessness.

"James II wrote a large fair hand." His great diligence and punctuality in the dispatch of business, and his exactness in relating occurrences is characterized

in his writing.
"Queen Anne wrote a fair round hand." It is probable that this was the style taught her by her master, and she had not character enough to change it from the copying hand of a common character.

MINUTE HANDWRITING.

Nothing seems much more impossible than the alleged feats of pen artists during the past. Historic events they are, of the most curious and interesting nature, which afford us no mean amount of pleasure. (Is it not of some import that writing masters have made such an impress on the page of social history?) Pliny says that Cicero once saw Homer's Iliad written in a nutshell. Another, one verse on a grain of millet (corresponding to a grain of corn). The learned Huet proved that this could be easily done with a crow quill. He tolded a sheet of 8x11 inch firm, pliant vellum and put it in a large walnut. On this sheet can be written 7,500 verses, and the same number on the reverse side, which just equals in number the verses of the Iliad. Menage tells us that he saw whole sentences perceptible only with the aid of a microscope, and a portrait of the Dauphiness having the most pleasing delicacy and

correct resemblance, which contained whole historic chapters; and again he tells us of seeing an Italian poem containing thousands of verses, written by an officer in a space of one and a half feet.

The minute handwriting of English penmen, however, seems to equal anything on record. Peter Bales, a celebrated caligraphic artist of Elizabeth's reign, seems to have had wonderful ability—or rather very minute ability in this direction. In the Harlein MSS., 530, we read of "the whole Bible written on as many leaves as the big Bible, but being small enough to be enclosed in an English walnut (about the size of a hen's egg). In St. John's College, at Oxford, is a portrait of Charles I, and in the British Museum one of Queen Anne, not much above the size of the hand. On looking at either, the lines on the face appear like the ordinary lines of an engraving; but on closer inspection they are found to swarm with myriads of words.

It should be borne in mind also that all this has been done long before steel pens were invented. The writer of this article saw with Rev. T. W. Jeffrey, of Toronto, a pen-picture of an old English castle. This picture resembled a fine engraving; but upon examination you might quite readily read over 300

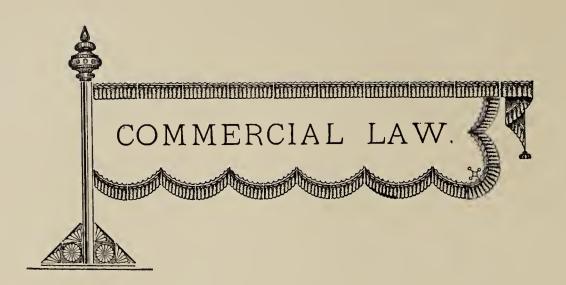
year-' history of the castle,

Minute handwriting to-day is not of much account. Men are too much engrossed with the struggle for existence and survival. But we believe we have lately heard of some 13,000 words being written in shorthand on a postcard. We can see very little, if any good, resulting from this tendency. An artist is not now-adays any more an artist because he can write so small that his writing is not only invisible but impracticable.

NUMERICAL FIGURES.

It is not very widely known that the numerical figures 1, 2, 3, 4, 5, 6, 7, 8, 9, which are almost universally regarded as Arabic, are of Indian origin. The Arabians, so far as I am aware, have never claimed to have invented them: on the other hand they seem to own that they borrowed them from the Indian nations. The Brahmins, Persians and Arabians have similar characters. Travellers introduced them into Europe. The Spaniards used them early in the 13th century; the Germans early in the 14th century, though not permanently until about 1532 A.D. Peter the Great introduced them into Russia in the beginning of the 18th century.





VERY young man, no matter what his vocation in life, should have at least a limited but accurate idea of commercial law. That part of law which affects a man's daily transactions; he should study it early in life, so that he may without break neglect, nor allow another to neither break, neglect, nor allow another to overstep the letter of the law, to defraud or cozen him. For ignorance of the law excuses no one. There is no part of one's education more important, or more in demand, nor any more neglected than this one. It will not be disputed that so long as one keeps within legal bounds, that the laws will be in no way burdensome. But let us go a hair's breadth beyond its limits, and instantly we feel its relentless iron grip.

Blackstone defines law as the "rules of human action or conduct." This is true in so far as courts of justice, upon proper authority, come into play, but the law of human nature is far ahead of these laws.

"Civil law" is understood of a country; "criminal law," of criminals; "constitutional law," of the constitution of a country; "commercial law," of commercial intercourse, etc.

We have "Commercial Law" to deal with, and as the proof sheets of the work herein given have been read by a practical lawyer, the information may be relied upon.

I.-CONTRACTS.

A contract is an agreement, between two or more parties, to do or not to do something, which is not prohibited by law.

The parties to a contract must be competent, i. e. first, he must be of age. Second, he must be capable of giving an intelligent and legal assent to the terms of the contract.

A consideration is the material cause that moves a contracting party to enter an agreement, without which there can be no binding contract.

A contract with an insane person or lunatic is void. A contract with a married woman is void, by common law.

A contract made with the enemy during war, is void.

A contract made through duress is void. A contract without consideration is void

A contract that is impossible to be performed is void.

contract made through affection is void. A contract spotted with fraud is void.

A contract causing a total restraint is void.

A contract in restraint of marriage is void.

A contract made on Sunday cannot be enforced. A contract to assign goods so as to avoid payment, is void.

A contract for the service of a bye-bidder, is void. A contract to obstruct public justice is void.

A contract to vote for or against a legislative act, is void.

A contract to obtain more money or better security, than the other creditors in a compromise is void.

A contract to do, or to omit to do what the law

enjoins, is void.

After a contract has been made, each party is subject to pay damages, for the non-performance of his part. If a person is engaged to work a month at a fixed price, he must perform the entire month's work, or he

cannot collect anything from his employer.

Time may be expressed or implied. A contract to do anything within a number of months, means entire calendar months, exclusive of the date of the contract.

Assent to a contract must be free from duress, and must be mutual. Assent consists of a proposition by one party, and an acceptance by another.

Contracts are divided into three classes: Contracts of record; specialties, which must be sealed and delivered; and simple or common contracts, which may be written or verbal.

NOTES.

A note drawn on Sunday is void.

It is not legally necessary to say on a note "for value received."

A note obtained by fraud, or from a person in a state of intoxication, cannot be collected.

If a note be lost or stolen, it does not release the maker, he must pay it.

A note given by a minor is void.

Notes bear interest only when so stated.

Principals are responsible for the acts of their

Each individual in a partnership is responsible for the whole amount of the debts of the firm.

Ignorance of the law excuses no one. It is a fraud to conceal a fraud.

The law compels no one to do impossibilities Signatures made with a lead pencil are good in law. receipt for money paid is not legally conclusive. The acts of one partner bind all the others.

Definition.—A contract is an agreement between two or more parties to do, or not to do, some particular thing. It may be written or verbal.

Elements.—There are five essential elements to a

contract, namely-Parties; consideration; subject-matter; mutual assent; and time.

Parties-Are competent or incompetent. The conditions of competency are, that the parties are of legal age (21 years) and of sound mind. A person under 21 years of age may make a contract, but said contract though not void, is voidable and may be broken by him if he chooses. The other party to it, if competent, may be held to the contract. An infant's contracts for necessaries are binding, though it may be difficult to determine these. The conditions of incompetency are: "Minority, insanity, idiocy, intoxication, and coverture." The law classifies a drunken man with the idiot, who, having no mind, cannot therefore discharge the ordinary duties of life. Coverture or marriage, in England, United States and Canada has, up to a very late date, rendered woman incompetent; now, however, in nearly all the States of the Union and Provinces of Canada this has been changed, giving her entire control over her own property.

Consideration—Is the price for a promise, or the cause which moves the contracting parties to enter into the contract. This may be expressed or implied. There are three classes of consideration, namely: valuable, good and insufficient. A valuable consideration consists in the payment of money, delivery of property, performance of work, etc. A good consideration is founded on affection or An insufficient consideration is gratuitous, illegal, immoral or impossible. It may be well, however, to recollect that "If you work for nie, I knowing what you are doing, and do not interfere or prevent you, it raises an implied promise, on my part, to pay what your services are reasonably worth, even though you may have commenced work without my order."

Subject-Matter—is "the thing to be done, or omitted by one or both parties." However, any illegal, immoral, or impolitic contract when the subjectmatter operates as fraud on third persons, obstructs public justice, bribes witnesses or officers, cannot

be expected to be enforced by law.

MUTUAL ASSENT—is a "meeting of minds." There must be a mutual assent by both parties, at the

same time and to the same thing.

Time—If not expressed, must be in a reasonable time and determined by the thing to be done.

Construction—of contracts, that is, their wording need not necessarily follow any particular form; but the intention of the parties should be clearly and definitely stated. There are eight kinds of simple contracts, viz: Expressed, implied, executed, executory, verbal, written, joint and several. An executed contract "is one in which the object of the contract is already performed." An executory contract "is an agreement to perform some future act."

Written.—The following contracts must be written: "Conveyance of real estate, contracts for the lease of land for more than one year, contracts made upon consideration of marriage; contracts to answer for the debt, default or wrongful act of another; contracts that are not to be performed within one year, and contracts for the sale of personal property.

SALE OF PERSONAL PROPERTY.

A SALE—is a contract by which the ownership of certain property is transferred from one person to another for a certain price paid or to be paid in money.

A BARTER—is simply the exchanging of one kind of goods for another.

Parties—are known as purchaser, buyer, vendor, and the seller or vendee.

Subject-matter—is the property bought or sold, and must have an actual existence. Although a man may sell the grain expected to grow in his fields, the fruit on his trees, or the future increase of his cattle.

Delivery—of goods is not necessary to perfect a sale. When the terms of contract are assented to and accepted, the sale is complete; and the title to the property then rests in the buyer, upon payment or tender of payment. Note the difference between right of property and right of possession. Delivery by sample and receipt is

often accepted.

WARRANTY—refers to the quality or title of the thing sold, and about which there must be no attempt on the part of the seller to traud. It may be implied or expressed. If the seller has possession of the thing sold, and sells it as his own, it is implied (whether anything is paid or not) that he warrants the title. A warranty after a sale is void, unless made for a new consideration. Warranty of the quality of the goods sold the seller is not liable. "If there is no expressed warranty by the seller, nor fraud on his part, and if the article is actually open to inspection of both parties, the buyer who examines the article for parties, the buyer who examines the article for himself must abide by all losses arising from its not being what he wanted or what he expected. Goods bought for a special purpose, which is made known to the seller, relying on his skill and judgment, may be returned.

Samples—of goods should always agree precisely with those delivered. If they do not they may be

refused or returned.

Titles.—Stolen goods sold to innocent parties may be claimed by the original owner. Negotiable paper whether lost or stolen carries with it a perfect title.

REAL ESTATE.

A Deed—for the conveyance of real estate is a written instrument made under seal, by which one person transfers it to another, absolutely or conditionally. A deed must be in writing.

A Mortgage—is one form of deed, given as security for the payment of a debt, and becomes void on

its payment.

Essentials—of a deed are 6, viz: "1. Writing paper or parchment. 2. A person able to contract. 3. A person able to be contracted with. 4. A thing

to be contracted for. 5. Apt words required by law, 6. Sealing and Delivery.

Form—of deed contains, premises, habendum, conditions, warranty, covenants and conclusions. Six covenants are sometimes inserted, namely, " of seisin, good right to convey, against encumbrances, of quiet enjoyment, of warranty, and of assurance." Subject-matter—is the real estate conveyed and the rights passing with it. The description must be minute and extremely accurate—noticing the natural boundaries, such as streams, rocks, trees.

Dower—is the legal provision made for a widow out of the lands or tenements of her husband for her support. This right gives her the use of $\frac{1}{3}$ of all her deceased husband's real estate during her natural life. This is why it is necessary for the husband in every conveyance of real estate to have his wife join him in signing.

Signing—the deed means that the grantor should write his name in the usual way and in the proper

place, with ink.

THE SEAL—must be put opposite the signature. If there are more signers than one, a seal must be placed opposite each name including the wife's release of dower.

A WITNESS—must attest a deed.

Delivery—of the deed or mortgage to the grantee or

some one in his behalf, is necessary.

REGISTER.—The deed or mortgage should be recorded with the registrar of the county in which the land is situated, as soon as delivered. This prevents the grantor from issuing a second deed or mortgage.

PARTNERSHIP.

Definition.—" A partnership exists when two or more persons enter into a joint undertaking, with an agreement to share in the profits and losses of the business." It is always prudent to have the articles of co-partnership in writing.

Partners—are of 3 classes: 1st, ostensible; 2nd, nominal; 3rd, silent. Ostensible partners are those whose names are made known and appear to the world as partners. Nominal partners are those who have no interest in, but who lend their name and credit to the business. Silent partners are those whose names are not known. Every partner who participates in the profits of a business is liable and may be sued for a debt con-

tracted by the firm.

RIGHTS AND DUTIES.—The law regards every partnership as but one. Rights and duties between the partners are regulated by their own agreement. However, each can require of the other, "sincere devotion and diligence to the business of the firm."

LIABILITIES—of partners are that the act of one binds all. Each partner is also liable for the amount of the firm debts, to the limit of his own property, and no private agreement will limit their responsibility to outside parties.

Admission—of a new partner requires the free and full

Consent of every member.

A FIRM NAME—may be whatever the parties desire, but all contracts, notes, checks, drafts, etc., should be made out in the firm name. Partners

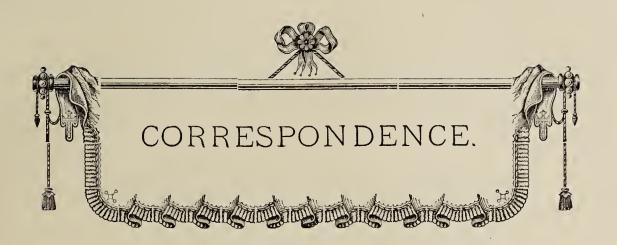
may be sued by their firm name.

DISTRIBUTION-of gains and losses is an important element in partnership. It is not necessary that each partner contribute money, goods, etc., for one may have skill and experience, or may be able to command trade, while another having no practical knowledge of the business may have money or property; thus together they combine labor, skill and money. If nothing is said in the agreement about the distribution of profits and losses, then they will each sustain equal shares.

Partnership Notes—A note made or endorsed by one of a firm, in the name of the firm, and to all appearances in the due routine of business, it shall be binding on the firm; particularly if the note has passed into the hands of a bona fide

holder.





ENMEN should be able to write a good business letter: it is expected of them. To write an elegant and appropriate business letter it is necessary to banish all thought of ornament and so forth, and write what you want to say. Be brief, though not obscure. Better far repeat than omit words necessary to the instantaneous understanding of a sentence. Be in earnest. An Englishman once came to have me write a business-letter for him. I could see he was greatly excited over the matter. I gave him paper and pencil and asked him to tell me what he wanted in the letter. At first he could not get a whole sentence down. I asked him what he would say to the person if he were now before him. He began immediately to write, and in about ten minutes had one of the most perfect business-letters written that I ever read. I am thoroughly convinced that if people were in red-hot earnest about their letterwriting they would have a great deal less trouble with it. And indeed with a little study and diligence added,

they would shortly compose readily.

In any species of composition there are three things to be attended to, viz: "The thoughts, the arrangement, and the language." Thoughts should be well digested, properly arranged, and clearly expressed. The language employed differs largely as our education differs; but all of us should cultivate a clear, terse, style of good, honest Saxon. The Bible, Shakespeare, Pilgrim's Progress, and one or two other standard books are models of pure Anglo-Saxon. Who would

have any more elegant diction?

Writing, spelling, grammar and arrangement have been called the essentials of a letter. At any rate they must be carefully tended. As dress is to an individual so is writing to a letter. Bad writing is an insult to the recipient, and illegible writing on the part of the sender is downright impertinence. No man has any right to send another any of his illegible scribbling. No man has any right to take up 20 minutes' time of another in deciphering what might have been read in one minute. In these days bad writing is indicative of slovenliness, carelessness, impudence, thoughtlessness and the like rather than imperfect education. Hurry is no excuse for the terribly illegible writing of daily transactions.

Spelling is important. Bad spelling is regarded as indicating a very benighted intellect. One who is a poor speller will very soon find it out, and should procure and keep constantly by him a pocket dictionary

Incorrect language I conceive to be a far greater sin than bad spelling. One should strive with all the energy imaginable to become proficient in the use of | part. It is the message: it is the object of the letter.

language. In correspondence you talk on paper, and you should therefore be even more careful than in conversation. Never commit to paper what you would under any circumstance ever blush to own. Think of the letter as you write and remember that long years afterwards it may be shown, when confusion and shame will overwhelm you. The arrangement of the letter attracts considerable attention. By an admirable, logical arrangement of all the parts of a letter the true meaning is apprehended. A letter consists of six essential parts: 1, Location and date; 2, the name and address of the person to whom it is written; 3, the complimentary address; 4, the body of the letter; 5, complimentary closing; 6, the signature of the writer.

A spacious margin should be left on the left side of the page. The location and date should be given correctly and fully. The name and title of the person to whom you write should be given. The name should be written as the person usually signs it. Esq. in this country is applied indiscriminately to all males. In England, several hundred years ago, it was applied to 5 classes of dignitaries, viz: 1, The oldest sons of knights and their eldest sons in perpetual succession. 2, Such as were created esquires by the king's letterspatent, and their eldest sons. 3, The eldest sons of peers, and their eldest sons in perpetual succession. 4, Such as were esquires by virtue of their offices as justices of the peace, and others who held offices under the Crown. 5, In later times it was applied to all lawyers: they acquired it by usurpation.

Titles are respectful and professional. Respectful such as Mr., Mrs., Miss, Esq. Professional such as "Prof.," M.A., LL.D.

Two titles of respect should not be applied to a name at the same time, as "Mr. John Smith, Esq." But two or more professional titles may be used, as "John Smith, Esq., M.A., B.S." In writing to Smith you should write his name as above, together with his address, either at the beginning or the end of the communication. It is usual in strictly business letters to place it at the beginning; and even the signature and address of the writer may be placed there too, thus facilitating the answering of the same.

Next, the Complimentary Opening, such as Sir, Dear Sir, My Dear Sir; Madam, My Dear Madam; Miss, Dear Miss, My Dear Miss. To a firm, "Gentlemen," "Sirs," or "Ladies." These are applied according to the degree of familiarity. Although custom amongst business-men favors Dear Sir, even where no acquaintance of any description has ever existed.

The body of the letter is, of course, the important

It should be divided up into paragraphs—these indicating a change of subject. The first paragraph should be short and convey the intention of the writer; or if it is a reply it should state the receipt and date of the letter to which it is an answer. It may be thus briefly stated: "Your esteemed favor of 25th inst... relating to agency for your specialties in this city, has been received this a.m., etc." If the letter is to be short you should guage your matter so as to leave equal spaces at the top and bottom.

The Complimentary Closing, consists of a phrase more or less formal, and is decided by rank, office and familiarity. Examples: Yours, Yours &c., Yours truly, Yours very truly, Yours sincerely, Yours faithfully, Yours respectfully, Your most humble and

obedient servant, etc.

The Signature stamps the letter with authority and consideration. This is the part of the letter which is likely to be counterfeited. Counterfeiting is facilitated when it is known that the writer does not habitually sign his name in the same way. A positive proof, however, of forgery is, that one's signature will exactly coincide with another written by the same person. No man, however skilled, can write his name precisely alike twice in succession. Still uniformity and habitual practice will give one an almost inimitable signature. Different styles suggest themselves to different individuals, such as bold, condensed, back hand, fine, elegant, etc. Your style should be suited to your sex and length of name. Avoid the possibility of having it counterfeited. It should never vary, and we know that continued practice will give it a character which would be difficult for an unpractised hand to counterfeit. The Etiquette of Letter writing is very simple, but

should be carefully remembered:

1. Every letter requires a reply.

2. Business letters should be answered on the day of receipt.
3. Two should not write in the same business letter.

4. Ceremonious letters should be commenced a

little above the middle of the page. 5. If you have to turn over, finish on the right

6. A business-letter is the only one which may be

written on a half-sheet.

7. Make an appropriate selection of paper and envelopes. In friendly letters match them.

8. Avoid fancy patterns and colors.

9. Write few postscripts—they indicate haste or thoughlessness.

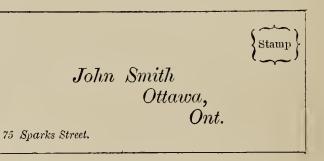
10. Fold your letter regularly.

11. The envelope superscription should be written without the aid of lines. Write the name about half-way down the envelope. Begin the address a little to the right of the first word in the name, and add the province or state still farther to the right—thus occupying 3 lines. The number and street may be written quite small in the lower left corner.

12. Put the stamp right side up on the upper right hand corners of the cavelone leaving a little margin.

hand corner of the envelope, leaving a little margin

around its two outer edges:



13. Note, Letter and Bill paper, as well as legal and foolscap, should be confined to their respective

14. Letters of friendship, love, &c., are quite different in character and expression from those of business. Here there may be entire freedom of expression. The language used may be as lavish as one desires; the heart should here be given full play as well as the head. In business-letters the heart should not be recognized—the head, the intellect alone is supreme.

TELEGRAMS.

Three things to observe:

1. Write out plainly the message in full which you wish to transmit.

2. Erase unnecessary words: copy and sign,

3. Keep the first one you wrote.

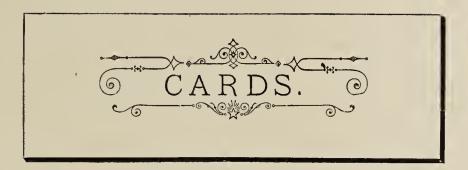
A message costs 25c for 10 words or under: one cent a word after the first 10.

In the United States the charge is 6c a word.









ARDS have become a necessity of the age. We can imagine how useless cards would have been to Adam and Eve; but to-day on account of the extreme hurry and excitement, as well as the representative nature of cards, their use has become imperative.

We find cards used for four different classes of purposes: 1. Ceremonial; 2. Visiting; 3. Professional or Official and 4. Business.

- 1. Ceremonial cards answer the same purpose and therefore, although not as appropriate or elegant, may take the place of notes. These cards have come to be very much in fashion; though they are seldom used for Wedding Invitations. They are used for Reception Invitations, Betrothal (among Jews), Presentation, Memorial and Informal Reception; and should be engraved or written in script.
- 2. Visiting cards are intensely useful. Their chief uses are summed up as follows:
 - 1. To announce a visitor's name.
 - 2. To announce a guest's name at a reception.
 - 3. To represent a person in making calls.
 - 4. To announce a departure from home.
 - 5. To announce a return home.
 - 6. To express congratulation and condolence.
 - 7. As a substitute for a note of non-acceptance.
 - 8. To accompany a letter of introduction.
 - 9. To make known one's name to a stranger.
 - 10. To serve as a credential or certificate of authority.

The card consists simply of the name. When it is necessary to leave the address it may be written thereon with a pencil. A young lady during the first winter after her "coming out," should not use a card separate from her mother's,

A gentleman's card should be smaller than a lady's, and should be engraved or written. His address may be printed in very small type in the lower-right corner: if in care of a firm it should be in the lower-left.

J. H. Smith,

J. Hope & Co.

J. Munro,

94 Wilhrod.

If a lady "receives" on a certain day, she indicates it thus:

Mrs. Dr. Meacham,

Thursdays.

Mrs. MacDonald,

Wednesdays.

There is perhaps as much bad taste exhibited on calling cards as may be seen anywhere in a much larger compass. In towns, villas and country places, every one is loaded down with the merest rubbish, which they call "cards." Boys and men make a living in the sale of this trash of many colors and infinite variety, while countless other children make odd pennies, taking orders in schools and neighborhoods. It should be remembered that nothing less than simplicity will be accepted for elegance or appropriateness.

A plain white card should be used. The name may be engraved, written, or printed in script.

The prefix "Miss," "Mrs," "The Misses," "Mr. or Dr.," as well as the affix M. D., LL.D., may be used. But such fixtures at Esq., Prof. &c., are not allowed.

Naval or military officers should allow their rank to appear on their cards.

The oldest daughter is "Miss," younger sisters are distinguished as "Miss Lottie," "Miss Delie," and so on: one card may be used for all, as "The Misses Smith."

P. P. C. (pour prendre congé) should be written in the lower-left corner, when the card is used before leaving home for a prolonged absence.

leave the ring the first om her mother's.





THE PROCESS.

O Mr. Moss, of New York City, we are indebted for this time and money-saving process--photo-engraving, By it, specimens of pen-work of every degree of fineness and intricacy may be reproduced exactly in every line and part, at the same prices as the most ordinary piece of plain drawing, and at less cost than by any other process.

INK.

The chief thing for the designer to remember is that the entire work must be executed with absolutely black ink. It makes no difference how blackish the ink may be, if it is not absolutely black it will not do.

ink may be, if it is not absolutely black it will not do.

The ink to be used is Indian—the very best. The character of the engraving will be determined largely by the quality of ink used. A brilliant engraving, with clear, sharp, regular lines, cannot be expected from a feeble drawing, done with pale ink on rough paper.

PAPER.

The paper must have a highly finished, smooth and white surface. Good Bristol board, finest grade, is best. "B. D." (Ben Day) double enamelled scratch and drawing board may be used for some purposes. Large masses of ink may be "laid on" this paper and white lines made by scratching through the ink and enamel with a steel point.

Crayons may be used on this paper to produce work resembling stipple.

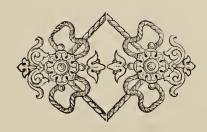
Whatman's, or any rough surfaced papers are useless for this process.

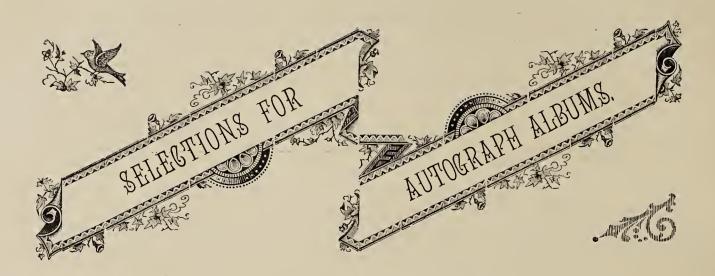
LARGE SIZE DRAWINGS.

There are three classes of work which will group themselves when I mention one of each class. Cartoons are made the same size as required; sketches are made one-third larger; and fine work at least double the size.

HINTS.

- 1. Make drawings direct.
- 2. Make sets of drawings upon the same scale.
- 3. Every line should be perfectly dry, before you cross-hatch, reinforce, or lighten it with white ink.
- 4. Leave no pencil marks, lines, dots or blotches that you do not intend to come out in the plate. In erasing be careful that all the lines of the engraving are left clear.
- 5. Keep your copy clean by keeping a blotting pad under the hand, or by cutting a large enough hole in a sheet of paper to work through.
- 6. Always leave a margin of at the very least half an inch all the way around the design.
- 7. White lines may be made by filling in large black masses with a brush, and afterwards using Windsor & Newton's white flake.





HO has never been asked to write in an Autograph Album? I want to see him. And who, no matter how bland his counten-tance, or courteous and genial his manner, has not been unspeakably moved upon such occasions? And yet, it ought always to be a pleasure and a delight for one to write in a friend's "Auto." Blame yourself if you have no time. If you cannot write 3 or 4 pages, you can always write as many lines or even a single one. Better than keep the Album long enough for your friend to suppose you were filling it with caligraphic splendors write your name and return it. This I conceive to be the only true ambition of an Album—to gather Autographs; more than this is egotism, or may be so construed. Penmen should invariably write well in Albums.

The following selections may be thus very appropriately termed, since I have selected them from among the thousands of Albums in which I have, during the past 10 years, written.

SELECTIONS.

Humorous, Witty, Sentimental, Grave, Patriotic, Didactic.

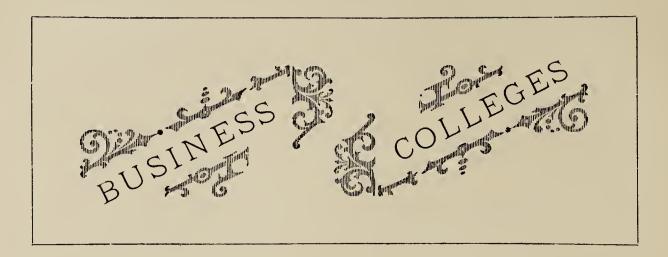
- 1. "Man is his own star."—John Fletcher.
- 2. "Lord of himself—that heritage of woe."
- 3. "A merry heart goes all the day."
- 4. "The woman who deliberates is lost." -Addison.
- 5. "They never fail who die in a great cause." -Byron.
- 6. "Some cavil on the ninth part of a hair." -Shake speare.
- 7. "Beware the fury of a patient man."—Dryden.
- 8. "Honest labor bears a lovely face."—Decker.
- 9. "The loud laugh that spoke the vacant mind." -Goldsmith.
- 10. "May thy years be many and thy sorrows few."
- 11. "Think much, talk little, compose less."
- 12. "The rank is but the guinea stamp,
 The man's the gowd for a' that."—Burns.

- 13. "How happy could I be with either, Were t'other dear charmer away."-Gay.
- 14. "Liberty's in every blow! Let's do or die."—Burns.
- 15. "A sudden thought strikes me-let us swear an eternal friendship."— Canning.
 - 16. "Of all the paths leading to woman's love, Pity's the straightest."—B. & F's K. of Malta.
 - 17. "Though deep, yet clear; though gentle, yet Strong without rage; without o'erflowing, full." -Denham.
 - 18. "There swims no goose so gray, but soon, or She finds some honest gander for a mate."
 - 19. "Sense is our helmet, wit is but our plume; Our plume exposes, 'tis our helmet saves.'
 - 20. "Maidens, like moths, are ever caught by glare; And mammon wins where seraphs might despair."—Byron.
 - 21. "Hereditary bondsmen! know ye not, Who would be free, themselves must strike the blow!"—Byron.
 - 22. "Bear through sorrow, wrong and ruth In thy heart the dew of youth, On thy lips the smile of truth."
 - 23. "Truth crushed to earth shall rise again, The eternal years of God are hers; But error wounded, writhes with pain, And dies among his worshippers."—Bryant.
 - 24. "May your days, Flora, be filled with pleasure, And happy be all your hours; May your pathway be free from errors And strewn with loveliest flowers."
 - 25. "I see the lights of the village Gleam through the rain and mist, And a feeling of sadness comes o'er me That my soul cannot resist."

- 26. "Beautiful water, so fresh and so free!
 God gave it to you and he gave it to me:
 To him we give thanks that, wherever we go,
 He made the clear water so freely to flow."
- 27. "A little weeping would ease my heart,
 But in their briny bed
 My tears must stop, for every drop
 Hinders my needle and thread."
- 28. "When by others urged to tread A path you should not go; Let them blame you if they will; But firmly answer, 'no!"
- 29. "Do not form opinions blindly,
 Hastiness to tremble tends,
 Those of whom we thought unkindly
 Oft become our warmest friends."
- 30. "One by one the sands are flowing,
 One by one the moments fall;
 Some are coming some are going,
 Do not strive to grasp them all."
- 31. "You may break, you may shatter The vase, if you will,

- But the scent of the roses Will hang round it still."
- 32. "The path that has once been trod
 Is never so rough to the feet;
 And the lessons we once have learned
 Are never so hard to repeat."
- 33. "Never a word is said,
 But it troubles in the air,
 And the truant voice is sped
 To vibrate everywhere;
 And perhaps far off
 In eternal years
 The echo may ring upon our ears."
- 34. "This world is all a fleeting show
 To man's illusion given;
 The smiles of joy, the tears of woe,
 Deceitful shine, deceitful flow—
 There's nothing true but Heaven."
- 35. "The hand that rounded Peter's dome,
 And groined the aisles of Christain Rome,
 Wrought in a sad sincerity;
 Himself from God he could not free."
 —Emerson.





NEW BRUNSWICK.

VERY courteous and pleasing letter received from the Principal of the St. John, N. B., Business College, throws light on the outlook in the Maritime Provinces. It appears that there is no lack of appreciation there, of the value of business training. The only obstacle in the way of large schools is in the fact that there are, at home, few good openings for young men, no matter how clever or well-trained; the sons of even the wealthiest men are obliged to leave home to seek their fortunes. The cause of this state of things is scarcely known, since some assign one reason and some another

MANITOBA AND N. W. T.

In this Province there is no Business College opening as yet. The Business College in Winnipeg supplies many of the young men needed in the offices and warehouses. The Government supplies official positions with young men from the other Provinces. A good living is made out of this Winnipeg College by one man, J. R. Lindsay.

ONTARIO.

This Province presents a fair field. Even yet there is room for a Business College in the flourishing town of Peterboro.

QUEBEC

Has but one fully equipped school—that conducted by Davis & Bué, Montreal. Quebec is a fair opening—having no business school, and having a neighboring town across the river—Levis. The Province of Quebec is not, however, a very desirable field, since it is so saturated with the French element, who are not nearly so alive as a Canadian or American people. The Penmen's Club in Quebec is doing good work and we wish it unbounded success.

P. E. I.

The Business School, located in Charlottetown, 18 well patronized, being surrounded by a temperate, enterprising, wealthy class of people.

NEWFOUNDLAND.

A thoroughly good school is needed in St. John's, on this Island.

NOVA SCOTIA.

There is a Business College in Halifax, but it keeps very quiet, neither doing much advertising, nor turning out many students. A good patronage could be secured by a first-class penman.

Canada Business College—D. McLachlan, Principal, Chatham.

London Business University—W. N. Yerex, Principal, London.

CANADA BUSINESS COLLEGE—R. E. Gallagher, Principal, Hamilton

Hamilton.
British American Business College—Odell & Trout,

Principals, Toronto.

DAY'S COMMERCIAL COLLEGE—J. E. Day, Principal,

Toronto.
NORTHERN BUSINESS COLLEGE—F. L. Fleming, Princi-

pal, Owen Sound.
ONTARIO BUSINESS COLLEGE.—Robinson & Johnson,
Principals, Belleville.

Commercial College.—J. B. McKay, Principal, Kingston.

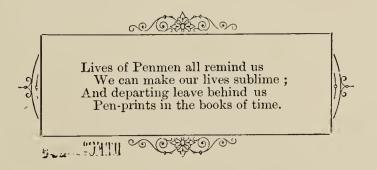
Business College.—Brockville.

NATIONAL BUSINESS COLLEGE.—J. M. Musgrove, Principal, Ottawa.

These are all good schools, 5 or 6 of them are really excellent. I would advise the young man or woman who intends taking a course at a Business College, to select the school he intends patronizing, after receiving their journals, containing curricula and fees.











HERE is not in Canada a nobler, more hardworking, faithful or professionally well accomplished set of men than our professional penmen. None in educational work are doing any better or any more practical or necessary and laudable work. They are redeeming our country rapidly from her just share of the accusation of being "a nation of scribblers."

The work of teaching penmanship was, until the last score or so of years, left to the teachers of Canada to perform, and how gloriously they succeeded—produced a nation of scribblers. A mere handful of penmen within the past ten years, have done more to popularize writing in Canada than the whole phalanx of pedagogues and erudits that giant-like and massive gravely and grandly preside over the intellectual destinies of Canadians. I mention here a list of those who have really set their impress upon the page of chirographic history:—Samuel Clare, S. G. Beatty, W. N. Yerex, G. A. Swayze, D. McLachlan, D. Black, J. W. Westervelt, R. E. Gallagher, N. Stillwell. Also a list of the penmen who in later years have entered a strong will and ability to right the writing of our people:—M. MacCormac, W. B. Robinson, J. H. Brown, R. J. Wallace, J. B. McKay, J. R. Lindsay, C. A. Fleming, J. H. W. York, J. H. Kerr, and others.

We have limited space and must therefore limit our biographical sketches. We have selected representative men and shall endeavor with each edition to add to the list those only who have brightly distinguished themselves in this art of beauty and business.

Canadian Penmanship has not been brought into such a perfectly practical condition, as has American Penmanship; yet as a science we have creditably kept pace with our American brethren. We have been influenced on the one hand by an insane idea of holding to old country aristocratic opinions, with respect to good and bad, characteristic and meaningless handwriting, and on the other by our American friends for the practical and useful in penmanship, even though we sacrifice the evidence of culture found in poor handwriting.

Our systems of penmanship have been the English and American. There is no question about deciding which system has had the greater influence in determining our style of chirography. We use a description of American writing not so much on account of our geographical position, as in the practical and commonsense style of writing bequeathed to us by American pennen. But there is much to learn yet; much to simplify; much to arrange; and much more to

Throughout Canada, as in many countries, there is in very many minds an in-born antipathy to good writing. Many, very many do not want to write well. writer.

And illogical as it may seem, it is nevertheless true, that the desire to write badly, or the desire not to write well, is unusually in proportion to the degree of attention paid to intellectual attainments in other directions. This of course is an old country crankism, barbarism, and must have arisen out of the abhorrence which people of rank and dominions usually have had for work. Writing they think is merely mechanical, and thinking also that mechanical operations are what is meant by the Divine fiat "By the sweat of thy brow shalt thou eat bread all the days of thy life;" that is sufficient to fill some men with irrational ideas respecting any subject. Until all men feel that every human entity works and must work for his survival, we shall be forever working at a disadvantage.

Ontario is the banner province. Penmanship is here carefully tended by a majority of the best Canadian penmen, and by good, thorough, honest public school teachers, who are following out the oral or printed instructions, which they have received from these men.

Quebec receives her principal information from Christian Brothers' Schools, although one or two business college teachers and a few itinerent penmen educate the Protestant factor of her communities.

New Brunswick has but one professional penman, J. H. Kerr, at St. John's Business College, so that the people of N. B. derive their information of the "art chine" chiefly or altogether from public school teachers and books and penmen's papers. "Sawyer's Text Book of Business Writing," "Sawyer's Original System of Penmanship" (copy books), and "Sawyer's Universal Penman," as well as Gaskell's works have circulated pretty freely there.

Manitoba is using the series of copy books issued by W. J. Gage & Co., of Toronto, and the profession is well represented by Prof. J. R. Lindsay, Principal of

Winnipeg Business College.

From the number of orders received from British Columbia, I am led to believe that the people are anxious to improve their handwriting, though I am not yet able to supply any definite information.

Never was there a time when penmanship seemed to be such a live question in Canada as at the present. And there can be no doubt whatever that the Universal Penman has done good work in hastening this hopedfor day. It has reached nearly every post office in the whole Dominion; and teachers have not been slow to utilize the hints therein given from time to time.

We predict even greater things shortly, and believe that to Canada will soon belong the honor of producing the briefest and most practical system of business writing, having greatest prospects of soon becoming universal, which is the earnest hope and aim of the

S. G. BEATTY.

The subject of this sketch was born near Belleville, in the County of Hastings, in 1848, and was brought up on his father's farm until he was 16 years of age. Being naturally studious, he made the best use of such advantages as the Public Schools of his neighborhood afforded, and in 1864 was successful in procuring a afforded, and in 1864 was successful in procuring a teacher's certificate at the County examination. He then engaged as a teacher in one of the best schools of the County, and conducted it successfully for two years, during which time a great many of his scholars graduated as teachers. He devoted himself to study, while teaching, and at the end of the first year succeeded in obtaining a first-class certificate. Not content with mediocrity, he continued to apply himself diligently to his studies, and before he was 18 years of age he headed his birt of First class to shore at the Coast assumed. the list of First-class teachers at the County examina-

A desire to excel in penmanship and become familiar with business practice induced him to give up teaching at the end of the second year, and enter upon a course at the Commercial College, in Poughkeepsie, N.Y., where he graduated in about three months. Shortly after finishing this course he went to New York City and entered the counting house of H. B. Classin & Co, where he gained that practical knowledge of business which peculiarly prepared him for his after career in

While in New York he conceived the idea of returning and founding a Business College in his native town, and in 1867 returned to Belleville for that purpose, but not having sufficient capital to inaugurate the enterprise he again resorted to teaching and held the position of Principal of the Public School of the city for two years, and at the same time prepared the course for the Business College. During the winter months he conducted a largely attended commercial night school, which added considerably to his income, and enabled him in the autumn of 1867 to found the Ontario Business College, on a foundation so deep and strong that it is likely to prove a boon to the young men of Canada for generations.

The institution was poorly attended the first year, but by dint of judicious advertising, and above all, by but by dint of judicious advertising, and above all, by excellent instruction in a practical course of training, the institution soon became popularly known all over Canada, and was largely patronized. He was himself master of every subject taught in the College; a good penman, a popular lecturer and public speaker, and an excellent teacher. His works on Book-keeping and Penmanship are very popular in Canada. "The Canadian Accountant," of which he was the originator, and Beatty & Clare's Book-keeping," of which he is a joint author, are standard works, the first as a Counting House reference book, and the second as the authorized text book for Canadian Public and High Schools. Mr. Beatty is known to every school boy throughout Canada Beatty is known to every school boy throughout Canada as an author of penmanship. He is not a mere theorist but understands the subject from a practical standpoint. His penmanship was awarded first prizes at Provincial Exhibitions wherever he competed. The first work he issued on the subject—Beatty's Guide to Elegant Writing—had a large sale and brought him prominently before the teachers in Ontario as an authority.

In 1878 he prepared a series of head-line copy books in eleven numbers, known as "Beatty's System of Practical Penmanship." This was the first series, based on the modern style of writing, ever published in Canada, and at once obtained such a popularity that within one Beatty is known to every school boy throughout Canada

year it drove the different English and American series,

then used in the schools, completely from the country. He now gave up his connection with the College and became a member of the firm of Adam Miller & Co., Publishers, Toronto. The new firm prospered, but not liking the connection he had formed he retired from the business at the end of two and a-half years, after which he spent a year travelling in Europe. On his return he prepared a second series of head-line copy books, for the Canada Publishing Co., known as the "New and Improved Copy Books."

He is now the able and successful manager of the "Canada Publishing Company," the largest Educational publishing house in the Dominion. In this new and enhanced position, we feel certain that Canada will continue to receive at Mr. Beatty's hands caligraphic trophies of increasing splendor and utility.

Thus, S. G. Beatty is working on faithfully in the line of progressive penmanship. He is also a chief

member of the Toronto Lithographic Co.

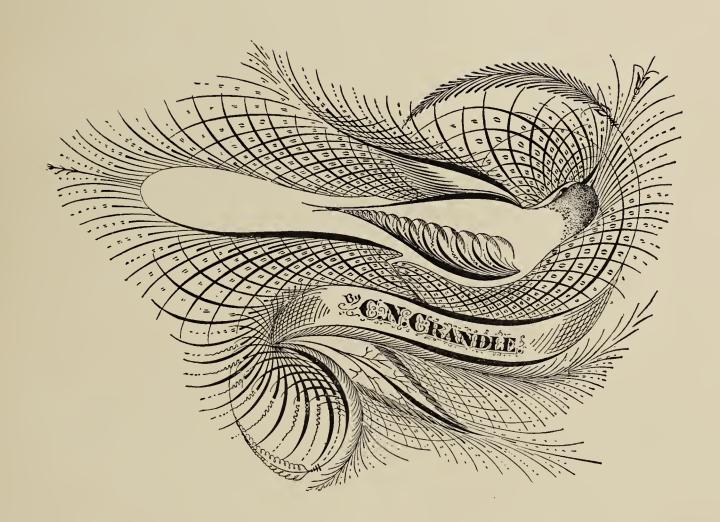
Mr. Beatty was the first man who ever gave D. J. B. Sawyer a lesson in writing, and his encouragement and instructions shall always remain clear and well-defined in his mind.

Mr. Beatty was happily united to Miss Eastwood, of Toronto, on June 8th, 1881; and we wish him many long, happy days of pleasure and usefulness.

J. W. WESTERVELT.

Mr. Westervelt was born in the County of Peel in 1849; his parents dying when he was quite young, threw him upon his own resources in early youth. At the age of 13 years he engaged with a farmer to work nights, mornings and vacations in lieu of board, while he attended the Public School.

A vacancy occurring in the Registry Office for Peel, led him to make application, and out of a large number of applicants for the position, he received the appointment, which post he filled for three years. At the expiration of that time he resigned the position, in order to attend the High School and fit himself for the teaching profession. On receiving his certificate he engaged in teaching for three years, after which occupation he again entered the Registry Office at the request of present Registrar, D. F. Campbell, Esq., and was promoted to the Deputy Registrarship, which position he retained to the Deputy Registrarship, which position he retained until he engaged in mercantile pursuits some three years afterwards. The business not proving lucrative, he abandoned it and took a course in the Hamilton Business College under the management of Tennant and McLachlan. On completing the prescribed course he applied for the position of Writing Master in the Brantford City School and was successful in obtaining it. it. This position was congenial with his inclinations





undertaking. He began with four, and he now has a class numbering 48 pupils. We wish him still further success, and may add that we have often heard teachers from the Courty of Peel, give him great praise for his very practical hints on the subject of penman-

G. A. SWAYZE.

Mr. Swayze was born in May, 1843, in the County of Haldimand, Ont. His parents were Canadian born, but his grand parents came to this country from the United States about the close of the last century. In the year 1842, Mr. Swayze's father took up a bush lot from the Government, and for three years they were called to experience all the toils and many of the privations incident to a life on the frontier. As Mr. Swayze was the eldest son of a large family, he was put to work just as soon as he could pick sticks or pile brush, and as he grew older he became expert in the use of the axe, drove oxen at "logging bees," and, in short, learned to do almost everything that was to be done on a bush farm. This early "muscular exercise," although somewhat distasteful at times, was the means of developing a vigorous, robust physical constitution, without which all mental acquirements lose a great deal of their strength. His first schooling was obtained at the little log school-house about a mile away: and as he grew more able to work at home, his school term became confined exclusively to the winter months. His parents wished him to remain on the farm, and as they considered a fair knowledge of the "three R's" sufficient for "a son of the soil," they were not inclined to encourage any effort reaching beyond these. His scholastic attainments would have been very limited had he not, at 16 years of age, made a firm resolve to get an education. Then commenced a struggle for knowledge under diffi-culties. His efforts in this new direction were not openly opposed, but still he had to do his full amount of work on the farm. The time allotted him at school during the winter months was diligently improved, and in the spring, when he was compelled to leave school, he induced the teacher to write head-lines for him to copy at odd (?) times and on rainy days until the next winter. He had heard of others obtaining a good education under even more discouraging circumstances, and believing that "what man has done, man may do," and also that "where there is a will there is a way," he persevered, greatly encouraged at times by his kind teacher, who rendered him all the assistance in his power. Owing in a great measure to this good man's earnest, faithful efforts in his behalf, Mr. Swayze was successful in procuring a second c'ass certificate of qualification at the age of eighteen; and in the following winter he left the farm and entered the teaching profession, in which occupation he remained for more than ten years. In the year 1865 he attended the Toronto Normal School, and obtained a Provincial certificate, and thus became independent of County Boards. While in Toronto, he made great improvement in penmanship; so much so that when the final examinations came, he received next to the highest possible mark in writing.

In the year 1868 he obtained a copy of the "Spencerian Key to Practical Penmanship," and following the instructions contained therein he was enabled, by careful and continuous practice, to still further improve his writing, and was acknowledged, by all who knew him, to be a superior penman. When teaching —pen art.

in the vicinity of London, he decided to take a course in the London Commercial College, then ably conducted by the late James A. Elliott. Following out his former policy of employing his spare moments to the best advantage, he purchased books and a scholarship, and by working evenings (often far into the night) and Saturdays, taking his work every week to Mr. Elliott for correction, he succeeded in completing the theoretical part of the course, and when the vacation began he was ready to enter the Actual Business

Department of the College.

Thus, while many of his fellow teachers were spending their leisure time in enjoyments, he was pursuing a course which ultimately resulted in placing

him in the ranks of Canadian penmen.

The next summer, Mr. Elliott's health failing, he was obliged to retire from the business. Mr Swayze purchased Mr. Elliott's interest in the College in June, 1873, and then began his Commercial College career. During the three years he conducted that institution he enjoyed a good share of the public confidence and patronage. While in connection with this College he was fortunate în procuring the services of the late Prof. N. Stitwell as principal of the Penmanship and Mathemat-

ical Departments.

At the expiration of three years Mr. Swayze sold his interest in the London Commercial College to the proprietor of the late Middlesex Seminary. Two months after leaving London he accepted a position in Ontario Business College, Belleville, as teacher of Book-keeping, Arithmetic assistant in Penmanship. This situation he retained until the spring of 1877, when the Board of Education for the City of Belleville advertised for a writing-master for the High and Public Schools. Mr. Swayze applied for and received the appointment, although eight others were applicants for the same position. He is still fulfilling the duties of this position to the satisfaction of all under his training. He has charge of the writing in 22 divisions, having an aggregate attendance of about

1,400 pupils

Mr. Swayze is quite an enthusiast on the subject

and that he is now filling the posiof writing, and we feel that he is now filling the posi-tion nature intended him to labor in. Had he not been endowed with an indomitable perseverance, he would have succumbed to his adverse circumstances and disparaging comments of his friends in early life. His life has in a measure exemplified the idea set

forth by Longfellow, in the following lines:—
"The heights by great men reached
Were not attained by sudden flight; But they, while their companions slept, Were toiling upwards in the night."

Mr. Swayze is not one that exalteth himself, he says: "I cordially agree with Brother Ames in the Art Journal for January when he says, that he who writes himself a champion might as well say to the world, 'Behold an Ass.'

It is not the desire of Mr. Swayze to appear before the world in borrowed plumes. He believes-

"That glory is ever the highest Which shines upon men as they are."

The Board of Trustees have given expression many times to their high appreciation of Mr. Swayze's work, and we think that Canada may well feel proud of such a whole souled, genial, accomplished and earnest man-one of nature's noblemen-occupying an onviable

D. McLACHLAN.

The subject of the following sketch was born on Maple Grove Farm, the family homestead, near Guelph, in the County of Wellington, Ont.

Here were spent the first fifteen years of his life,

which may in a sense be called his earlier school-days. though during the last few years of this term only the winter months were devoted to study.

Sent to school when but four years of age, he soon manifested a decided taste and aptness for penmanship, and while here having the good fortune to come under the care and tutorship of a first-class penman, an excellent opportunity was thus afforded for developing his faculties in this direction.

Scarcely less noticeable, however, was his progress in the other branches of a common school education, than that which has given him a place in the professional

At the age of fifteen, having completed the curriculum of common school studies, and not taking very kindly to farming, his previous summer occupation, his father determined to allow him every opportunity for prosecuting his studies, especially that of his favorite art, and to this end sent him to Rockwood Academy, situated at Rockwood, Ont. Here he renewed the acquaintance of his former teacher, Mr. A. McMillan, to whom he attributes much of his success in his to whom he attributes much of his success in his profession. This gentleman, now Principal of the Academy, was at that time at the zenith of his glory as a penman, and ranked among the very first professionals in Canada.

After spending a period of about six months at this institution, he presented himself for examination for a Provincial Teacher's Certificate, and succeeded in securing a "First-class Grade A."

He now took advantage of the privilege which his certificate granted, but after one year's experience in the teaching profession, found it uncongenial with his tastes, whereupon he decided to prepare himself for commercial work. After a short sojourn at the London Commercial College, and a prolonged one at the British American College, Toronto, he graduated in a little less than three months, May 1872.

Some three or four months subsequently, the intervening time having been spent at home on the farm, he received an offer from Messrs. Tennant & Gorrell, of the Canada Business College, Hamilton, of the position of penman at that institution, which he accepted. His first task on entering his new position was to prepare specimens of plain penmanship for the Provincial Exhibition which was held in the City of Hamilton that year, two weeks after his appointment. This was his first competition of any account in penmanship, and the success he achieved in carrying off the first-prize for "Business hand with flourishes" under unfavorable circumstances gave him much encouragement and doubtless was a strong incentive to further effort, and therefore had much to do with whatever success he afterwards attained in that direction.

In the following year Mr. Gorrell retired from the firm and Mr. McLachlan was offered the retiring partner's interest, which he accepted. The firm was now known as Tennant & McLachlan, and so continued until February, 1880.

In November '76, a branch college was established in Chatham, Ont., in connection with the C. B. C. | man and an admirable teacher, and we hope that shortly Hamilton, the management of which was entrusted to the new member of the firm, Mr. McLachlan.

he will be enabled to take up again his chosen profession with renewed energy and success.

The pioneer work in the establishment of this institution was for some time a struggle between success and failure, but with the indomitable perseverance which has marked all Mr. McLachlan's enterprises, it is no wonder that to-day Chatham boasts of a Business College thoroughly equipped in all its appointments.

Mr. McLachlan may well feel proud of his ability.

We regard him as one of the very finest penmen in

America. Long may he live and sway the sceptre of that which is mightier than the sword—the pen.

MALCOLM MacCORMICK.

Mr. MacCormick was born near Crieff, Wellington

Co., Ont.

His life was spent in the calm routine of farm life. He taught public school in his native county, near Guelph, in 1874, and at the beginning of the following year entered the Collegiate Institute at Galt, where after a preliminary examination in Greek and Latin, he was placed in the highest form. Too severe application to study soon injured his health, and he was obliged to return to farm life.

In 1877 he entered the Ontario Business College, Belleville, and graduated with honors, in both the penmanship and business departments. His services were then secured by the College as a teacher of penmanship, book-keeping and arithmetic. After teaching for a year, he determined to qualify himself thoroughly as a practical accountant, and acted as book-keeper for

several firms in succession.

In the summer of 1880 he was appointed to the charge of the commercial department of Stanstead Wesleyan College, Quebec. Here, in addition to penmanship and the Commercial branches, he taught telegraphy, phonography and elocution. Under his care the department enjoyed an unprecedented tide of

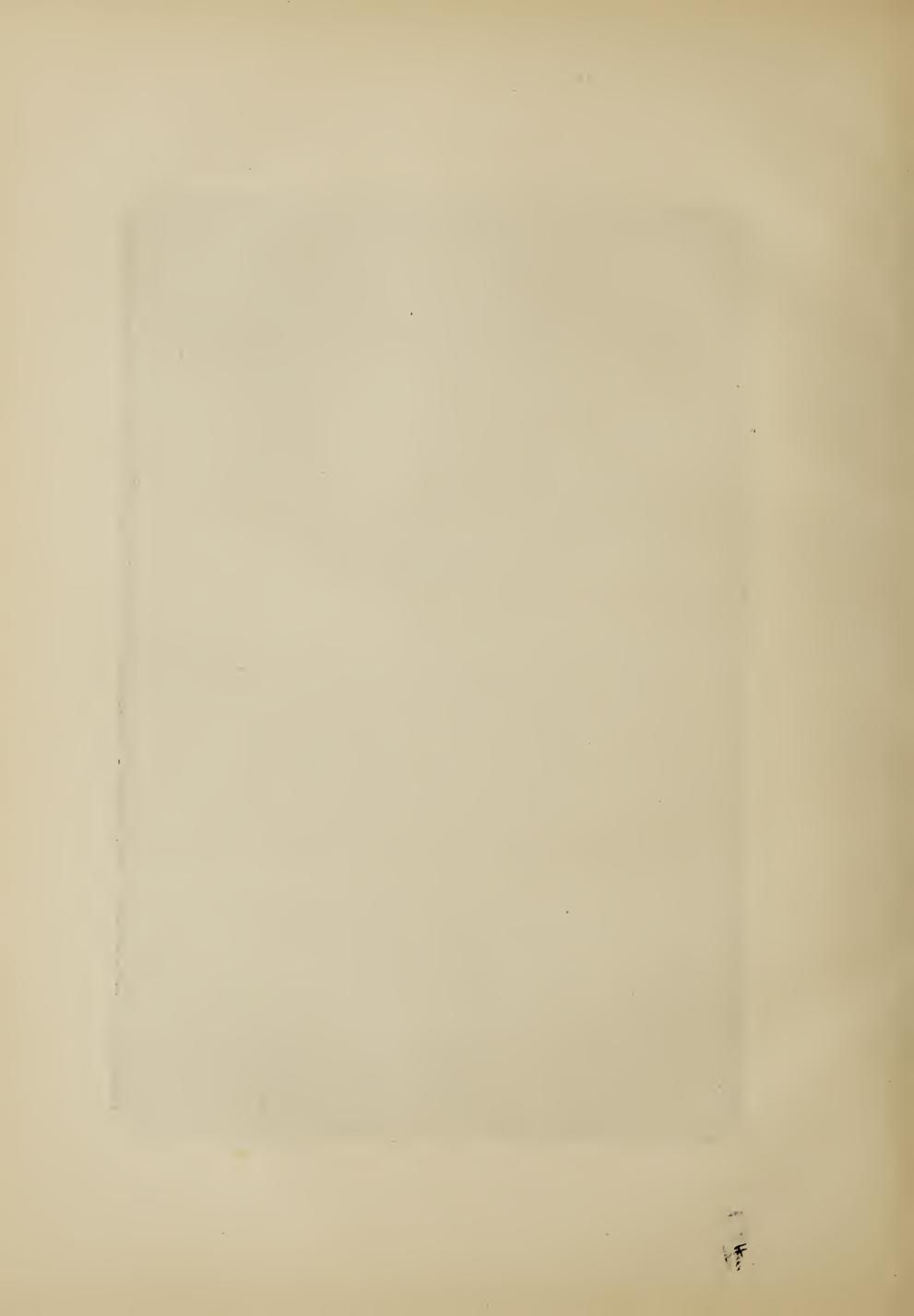
Near the end of the year the Inspector of Colleges and Academies for the Province, on the occasion of his annual visit to Stanstead Wesleyan College, congratulated the students of the Institution on the advantages offered by the commercial department, and especially recommended their penmanship to the Provincial Board of Education.

Mr. MacCormick's pupils of that date are now holding important positions in banks and business houses throughout Quebec Province and Vermont

At the end of the second year he resigned his position in Stanstead, in order to accept a place on the staff of his Alma Mater. The Directors of the Stanstead Wesleyan College testified their appreciation of the work done for them by Mr. MacCormick, by choosing work done for them by Mr. MacCormick, by choosing one of his own pupils to succeed him. On returning to Ontario Business College his labors were again crowned with success. On the 23rd February, 1883 the fifth anniversary of his graduation, the students presented him with an Address, expressive of their affectionate regard, and of their appreciation of his eminent ability, supplementing the said Address, with "Chamber's Encyclopædia of Universal Knowledge," and a gold pen. and a gold pen.

In 1883, Mr. MacCormick resigned his position on account of ill-health, and is recruiting at his old home in Crieff, Ontario. He is an excellent pen-

HER LEGISLUL STAPTIE T'EN DE SLULLINGETURGE TURE nt, salable again from her chant throng Any poor, how men hour chiert how change rayess mangatur from stretches yorth JUNE LULY MICH MURRAL, MURRILL In mest will teach rectitude.



SAMUEL CLARE.

We all feel a desire to know something of the early life of our successful men. When we ascertain the many difficulties that they have wrestled with and overcome, it inspires us with renewed hope, and a longing desire to emulate their efforts.

> "To hope till hope creates The very thing it contemplates."

Mr. Clare was born in the town of Oldham—a manufacturing town in Lancashire—in England, Sept.

13th, 1821.

His father moved to Staleybridge about five years after his son's birth, and it was here that Mr. Clare received the foundation of his education. After leaving the smaller schools he attended the Chapel Street Academy, in the same town. In this institution he had facilities for advancement in ornamental penmanship as both the principal and usher were excellent penmen. He never had a good memory, and succeeded best in writing and arithmetic. Drawing was also a favorite study with him from a child. I think he must have been over the average in these departments, as he was one of those who at Christmas and midsummer did extra ornamental penmanship.

The way leading to the school that Mr. C. attended lay through pleasant fields and meadows, and he says: "I usually studied most of my lessons on my way home, and often have I laid me down on the grass and felt a real luxury in solving some difficult question in arithmetic."

We can glean something of the enthusiasm that filled Mr. Clare when a boy, from the fact that he literally devoured geometrical figures, by cutting his bread into all sorts of angles and triangles when at breakfast and tea.

A land surveyor becoming cognizant of Mr. Clare's liking for mensuration, suggested the propriety of his devoting his time and talent towards making land-surveying a business. Mr. Clare accompanied the surveyor for about three months, when he again returned to school, with the intention of eventually utilizing the information he had gained should an opportunity present itself. When but a small boy, not 12 years of age, he evinced talent for reporting. His teacher desired each one in his class to write a composition relating to their experience during the holidays. Young Clare was at his wir's end. His imagination was very poor, so instead of descanting upon the green fields, the beautiful flatters and the major of the landage to be also as a second to the property of the landage to be also as a second to the property of the landage to be a landage. ful flowers, and the splendor of the landscape, he chose a more tangible and certainly a more easy subject—that of reporting.

It was the practice of the Sunday School pupils to walk through the streets on Whit-Friday, and afterwards assemble in some fields in the vicinity, for the purpose of hearing speeches and engaging in united singing. So he watched them from their being formed in procession to their disbanding. He was afraid, after all, that the master would not appreciate his descriptive powers. But he expressed himself as very well pleased, and said that Clare would make a good re-

porter some day.

When between 12 and 13 years of age, Mr. Claire obtained the position of book-keeper in the mill where his father was employed. Subsequently he accepted a

of estranging his mind from his lessons, and he was induced by a natural desire for knowledge to review

and study without assistance.

At the age of 15 years Mr. C. was made librarian of the new library that had been established in the village. His connection with this work brought him into contact with books that he might otherwise have never read. His mind and heart were easily impressed with good and right ideas, at this youthful age, and he gained many noble and lofty aspirations from perusing such books as "Hervey's Meditations," and "Locke on the Human Understanding."

About this time Mr. Clare purchased Hall's Encyclopædia. From this book he received his first ideas of Algebra, and, becoming deeply interested in the subject, he determined to familiarize himself with it, which he did by constant application and concentration of thought. He also at this time made rapid progress

in Geometery.

Mr. Clare was indefatiguable in all he undertook, and must have been inspired with a great thirst for mathematical knowledge, when he would thus cope with and master these difficult subjects with no instructions except what the book afforded. Concurrently with these subjects he also took up French and German. His pronunciation of these languages may have been faulty, but he became so familiar with them that he could, with pleasure and profit, listen to a sermon delivered in either language. In all these studies he used many text-books relating to the same subject. He says: "I had a piece of advice given to me early in life, which I endeavored to follow, and to my advantage. It is this, 'Study one book, read many."

It will be observed that he was endowed with a certain characteristic determination, that would not be thwarted by adverse circumstances. He says: "In studying any book, I had a small note-book to accompany it, and if I came to a difficult passage, whose construction was strange to me, I tried hard to conquer, and if unable after a reasonable amount of effort, I made a note of it, referring from one book to another, and leaving a space in my note-book for the solution whenever I might find it, at the same time making a mark in the margin of the work indicating an unconquered difficulty." Sometimes a little further progress sufficed to remove it; at other times he received aid from friends, of whom he made a liberal use as occasion offered; but never lost sight of the difficulty until it was disposed of by some means.

About 6 months after Mr. Clare became employed in the mill, a young gentleman brought a piece of poetry to him, written by a lady in short-hand, desiring him to read it if possible, and at the same time giving him Byron's work, according to which it was written. He was successful in deciphering it, and this created in him a desire to learn short-hand. Odell's Short-Hand being recommended to him he learned it sufficiently to

make its use agreeable.

When about 18 years old he, in company with a friend, was walking through the village, when they saw on the placards "Writing by Sound," and announcing a lecture on the subject by Joseph Pitman. Mr. Clare and his friend both attended the lecture. Mr. C. remarks: "We felt disposed to make light of it—ignorant as we were of its nature—but Mr. Pitman had not spoken long before our eyes were opened to the beauty simlong before our eyes were opened to the beauty, simsituation for seven years in Staleybridge. It was during this time that he had his greatest opportunity for studying. Leaving school so young did not have the effect time being I laid aside every other study. Phonography now became an instrument in furthering my progress in other studies. I copied the whole of "Fate's Integral Calculus," and it brought me into communication with persons whom I never saw, but whose correspondence gives me some of the pleasantest reminiscences of my life. I could not cnumerate the pleasures I have derived from Phonography, directly and indirectly."

After leaving the position in Stalybridge, Mr. Clare became assistant Minister at Newcastle-on-Tyne, where he continued to be so employed until he came to Canada.

Having seen some pamplilets inducing emigration to America, and as he had some friends there who praised the country, Mr. Claire, his wife and three children set sail for our fair Canada in June, 1858. At first the stern realities of American life did not meet their hopeful anticipations. Failing to obtain a situation as book-keeper or clerk, Mr. Clare organized a class, to be instructed in phonography, ordinary writing and arithmetic, in Hamilton, where he had friends who assisted him. He remained in that city nearly a year, and subsequently decided to visit some of the towns, giving in each a definite course of lessons in short-hand. He formed classes at Brantford and Mount Pleasant. While engaged with these classes, the idea of attending the Normal School occurred to him, so at the con-clusion of his classes he returned to Hamilton, and from there moved to Toronto with his family in 1859.

The next few years were spent in studying and teaching, after which he became reporter to the Guelph Advertiser for about one year; then, in 1863, Mr. Clare took the position of teacher of writing and book-keeping in the Port Hope United Grammar and Common Schools, where he remained for 2½ years. After leaving Port Hope, he accepted a situation in Cobourg for a short time, and then he received the appointment of teacher of writing and book-keeping in the Normal and Model Schools, Toronto, where he is still faithfully

performing his duties.

We can judge something of the high development of morals in the character of Mr. Clare, when we consider the style of books he read with delight. He says: "I could always obtain a refreshing draught from perusing such books as 'Baxter's Saints' Rest,' 'Milton' and 'Pollock.' The 'Truth Seeker' is to this day a successful dispeller of ennui to me." Mr Clare impresses us as being a man who discriminates and appreciates the beauties of nature, and who can feel the charms and amenities of refined taste in poetry and art. He says: "I have never ceased to be a student, and such I desire ever to remain. I derived much valuable assistance from association with others older and better informed than myself, while on the other hand, I sought opportunities to benefit others. As I had freely received, so did I freely give, and I fully realized the truth of the apothegm; 'Teaching we Learn.' It was indeed to me 'more blessed to give than to receive.'"

And thus it is the whole wide world over. Our men of worth, stability and nobility of character are always found quietly working out their destiny in peace and tranquility. Nothing seems more beautiful than an effectual worker in life's vineyard, happily surround ed and enveloped in a perfect home-life of radiant beauty

Such is that of Mr. Clare, the most unassuming of Canadian penmen, but one of our finest teachers of the art, surrounded by bright, promising olive branches; may be seen the amiable Mrs. Clare, prime minister of the little family compact.

R. E. GALLAGHER.

Mr. Gallagher was born in the County of Wentworth, near the City of Hamilton, on the 4th of April,

His parents being agriculturists, his early days were spent on the farm. He received his education in the High School, at Waterdown, Ontario, where, under the enthusiastic and practical teaching of Head Master, D. H. Hunter, B.A., he acquired his first taste for penmanship, and became popular at that school as the "penman student." In 1873 he obtained a certificate of qualification as a Public School teacher. Mr. Gallagher was not imbued with a love for the avocation of culturing and developing all the parts of nature—physical, intellectual, and moral—so he gave up the profession of school teaching after a short trial, and sought for some employment more congenial. He now spent one year and a half at the High School, after which he attended the Business College, Hamilton, where he was successful in winning the prize for General Proficency, \$60.00 in cash, which was awarded by that institution in the spring of 1875.

After completing the prescribed course at their College, he obtained the appointment of Writing and Book-keeping Master for the Brantford Schools, which he resigned in 1876, in order to take the position of penman in the Ottawa Business College, then under the management of D. McArthur & Co. This College changed hands in the following spring, and he then turned his attention to Book-keeping, for the remaining part of that year posted the books of several business firms in the City of Ottawa, for a time acted as Secretary to the Young Men's Christian Association, and taught in the evening's at Musgrove's Business College.

In the beginning of the year 1877, he received the appointment of Writing and Book-keeping Master for the Ottawa Public Schools, which position he held until September of the same year, when he resigned it to become penman and teacher of the Common Branches in the Canada Business College, Hamilton, which College he purchased on the 1st of March, 1880. Through his efforts and management the institution has

since steadily increased in popularity and attendance.

Mr. Gallagher has been successful in carrying off several first prizes at the Provincial Exhibitions, for

both plain and ornamental penmanship.

He has engrossed and illuminated many of the finest addresses for public occasions, including that presented to His Excellency the Marquis of Lorne and the Princess Louise, on the event of their first visit to Hamilton; also the magnificent address presented in 1882 to Dr. Kelly by the teachers of the County of Brant and City of Brantford, which was so highly praised by the press of the city.

Prof. Gallagher is a very fine penman, a young and successful teacher, and a genial citizen. On 1st January, 1877, he was happily united in marriage to Miss Helen Horsburgh, of Hamilton, a clever young lady, who is succeeding admirably in making the Professor's home-life what it should be—an Eden. May He who holds the universe in His hands long spare to Canada this another of her most talented sons.

Prof. Gallagher has lately been appointed local examiner for Hamilton, for the Board of Civil Service Examiners for the Dominion Government. He is thus at present the only Business College teacher to receive that appointment. In other places the Head Masters and School Inspectors have shared the honor.

JAMES R. LINDSAY.

We are moved with more than ordinary interest when we hear the name of James R. Lindsay and when we think of an Ontario penman striving to perfect the Queen of Arts in the far West: we feel a fraternal bond inviting us to that far-away country.

Mr. Lindsay was born in Edinburgh, Scotland, on the 22nd April, 1860. He received nearly all his education from his father, who is an Irishman and who is now

residing in Grierville, Ontario.

Mr. Lindsay spent one term at "Tait's Academy" in Owen Sound (now a defunct institution) where he received his first lessons in penmanship from P. A.

He began teaching Public School at the age of 15 years and he taught successfully for four consecutive

years, beginning with 1876.

In 1880 he spent four months at the British American Business College, Toronto, and afterwards occupied the position of teacher of Book-keeping, Arithmetic and Phonography in the same institution.

This position he held for 26 months, leaving Feb-

rnary 1st, 1882, in order to open, in company with S.R. Eaton (formerly Commercial Master in Pickering) a

Business College in Winnipeg.

He manifested an enterprising spirit and a degere of speculation, when he undertook to open a Commercial College in Manitoba. There is no doubt, that he met with many difficulties in his work, but we are glad to say his will was subordinate to no adverse circumstances, and that he again illustrated the apothegin veni, vidi, vici.

He has met with good success in his venture, and

does not regret leaving fair Outario for Manitoba. In July, 1883, Seymour R. Eaton, his partner, retired and left Prof. Lindsay sole monarch of the Penmanship and Commercial College interests in Manitoba and the North-West.

Prof. Lindsay, has not yet reached any very great height in the Caligraphic fraternity, but nevertheless writes and flourishes in a way that exhibits more than ordinary natural talent, and promises something exceptionally good in the near future. As a teacher he is very successful, and we shall expect to hear of his many successes in Manitoba as the pioneer penman, who is justly deserving of our admiration and eulogy.

WILLIAM N. YEREX.

Mr. Yerex is an immediate descendent of the United Empire Loyalists, born at the "Forks," (now City of London) in the spring of 1838. He received such an education under just such circumstances as have placed him in the first rank of penmen and Business College teachers. His early life was spent, during winters in attendance at the public school, and during summers working hard on the farm and in the woods. After this practical training, a year in a business house followed; then five years active service at the bricklaying trade—attendance at school for two or three months every year, however, was always the rule; then followed a whole year at school, resulting in his obtaining a second-class certificate of qualification to work as public school teacher, in which capacity he distinguished himself as a disciplinarian.

About the year 1855, when the subject of our sketch was in his eighteenth year, a writing master opened a class in the Village of Belmont some twelve or thirteen miles from London, and five from his home. This he attended for twelve out of the thirteen nights, in spite of six or seven inches deep of mud, almost perpetual rain, and the nightly tramp of ten miles. After the class had closed he continued to practice, (the angular hand) until he learned off Spencerian penman-ship; then in 1860 he made up his mind to take a short course in the London Commercial College. For about six weeks he received his instruction from B. P. Colton, afterwards Senator Colton, now deceased. Mr. Colton was a good-hearted man, whom we feel certain Mr. Yerex could not easily forget. After this he became tamous as a fine penman throughout the settern Ontario, and in 1870 he was sent for by the manager of London Commercial College, (J. H. Bell, Esq.) to take charge of the writing and mathematical departments of that institution. Arrangements were soon completed, and Mr. Yerex entered the institution, where he remained for a period extending over five years, during which time his faithful teaching laid the foundation of the

successful career of many a young man.

In 1875, in connection with Mr J. W. Jones, he started another London Commercial College, and shortly afterwards bought out the old College, it being evident that two colleges in that city would not pay.

In 1878 he sold out his interest to Mr. Jones, and for a year occupied the position of Mathematical Master and teacher of Commercial Branches in Dufferin College, London.

In July, 1879, he again returned to the Commercial

College, Mr. Jones going to Knoxville, Tennesse.
Mr. Yerex has few equals as a plain writer, either in Canada or the United States, and we hope he may have a very successful career yet to come, regardless of the many distinctions he has already won.

JOHN M. MUSGROVE.

The son of the late James Musgrove, minister of the Methodist Church of Canada, he seems to have inherited that fitness for dealing with finances which characterized his father, who frequently and ably acted as member of the Finance Committee in that Church. This practical turn of mind is also possessed in a very remarkable degree by each of his five brothers, three of whom are in commercial pursuits; the other two would now, no doubt, be following the same pursuit were they not active ministers in the Church.

When about 16 years of age, Mr. Musgrove began teaching in the Munceytown Mission, near London, Ont., but, his father having died, he proceeded some time afterwards to Toronto, where he took a thorough course in the British American Business College. After graduating, the proprietors induced him to become a teacher in the college; and his success was such that it warranted them in sending him to Hamilton, Ont., to conduct their branch College in that city. They soon afterwards (1868) sent him to Ottawa, for the purpose of resuscitating their branch in this city. In the fol-lowing year, he proposed to buy out the College, and in March, 1869, became proprietor of the Business College in Ottawa, which has since grown to be one of the leading schools of the Dominion.

As a Commercial College teacher, Mr. Musgrove stands in the front rank among those in Canada and the United States, and his college is well and favorably known. His plan has been to discard all text books and teach practically; and advertise judiciously.

He is a member of the Methodist Church, a worker in the temperance cause, and an able advocate of

practical education.

We are glad to say that Mr. Musgrove is, as yet, on the bright side of life, and hope that he may long live to continue a leader in practical education and penmanship.

OLANDO LILLIE.

It is with a peculiar pleasure that I introduce to our readers another chirographic plant—this time, a Lillie—who is bound to distinguish himself in his

chosen profession.

Born at Lyn, Ontario, March 2nd, 1858, friend Lillie has completed his 26th year, and is strong and He believes in vacations and muscular exercise for the teacher—even business college proprietors are not exempted. He is a dexterous rider of the bicycle, is an easy boatster and owns the best skiff and bicycle I ever saw. He frequently rows ten miles a day and has often ridden fifty miles on his cycle. Thus practical physical education he not only talks of but believes in and practices; and encourages those who come under his supervision to do likewise. Physical education is most criminally neglected in all our schools —not theoretically neglected, for every school programme and system is held to be radically wrong and exceedingly defective without a provision being made for physical culture.

Until 1875 Lillie received but a common school education, and was for a time operator on the Dominion telegraph line at Lyn. In the summer of '75 he attended the Belleville Business College, and there passed successfully through the commercial course,

obtaining a diploma with honors.

In 1883 he obtained a teacher's certificate, and at present holds a teacher's second-class non-professional. He has spent four years in active business life as clerk and telegraph operator in Lyn and Belleville.

For some time he was a student of Albert University, where he formed the acquaintance of Mr. Bannister, B. A., in company with whom he established the Brockville Business College, 1883. Mr. Lillie, on account of his good writing, as well as his adaptation to the work, became secretary to the college, and this year has taken position as penman. I saw some of his blackboard writing and have no hesitation in pronouncing it easy, elegant, practical, life-like and very correct. In his new *role* as penman, I am confident he will be pre-eminently successful.

In shorthand he is an expert writer. It was Mr. Lillie who put the first shorthand book into the hands of the writer; and in this originated my desire to become proficient in that art, with what success I shall not

undertake to say.

He is also proficient with the typewriter and can rapidly manipulate Caligraph No. 2, which he teaches in the college.

With the boys he has always been a favorite. While at Belleville (being a fellow-student) I recollect forcibly his easy manner with us all and know that the spirit which holds the affection of boys as fellow-students, will also hold them as pupils.

Two facts will illustrate: last winter he went to his native village, Lyn, and obtained seven new students for his school. The young men who have already graduated are each working to get their "chums" to attend the same institution. This argues well for his

teaching and gentlemanly ways.

Unassuming, energetic and capable, Mr. Lillie most certainly will continue eminently successful, which is the earnest wish of the writer and of all those who

know of his (Lillie's) deserving endeavors.

J. B. McKAY.

Mr. McKay was born in the County of Huron, Province of Ontario, June 4th, 1860. In his boyhood days he evinced very little love for books, but as he emerged into young manhood his thirst for the Pierian spring became romantic and intense. Few boys have had to labor under greater difficulties. Five years ago he went to Belleville and entered one of the city schools. But shortly his money gave out, and in the summer months he worked on the farm, and the money he thus earned he saved to defray his expenses while in attendance at Albert College. Here he boarded himself and did everything he could to meet the daily wants incident to a college life. Frequently cast down, he was never disheartened. Being eminently sociable he mingled successfully with "the boys" and others. During the winter of 1880 he met the Rev. W. K. Burr, M.A., who at once became interested in the youth, encouraged and lent him money to attend Taylor's Business College in Rochester, N. Y., where he shortly afterwards graduated with honors. In the following year he taught penmanship in Albert College; still pursuing his studies. In 1882 he went to Kingston and has been given the position of writing master in the public schools. Having taught a night school last winter, in the Mechanics Institute, his reputation was considerably augmented, and lately he has established on a sound foundation the Dominion Business College, with Mr. Wood, a well-known and experienced teacher as Principal The course includes the regular business college studies.

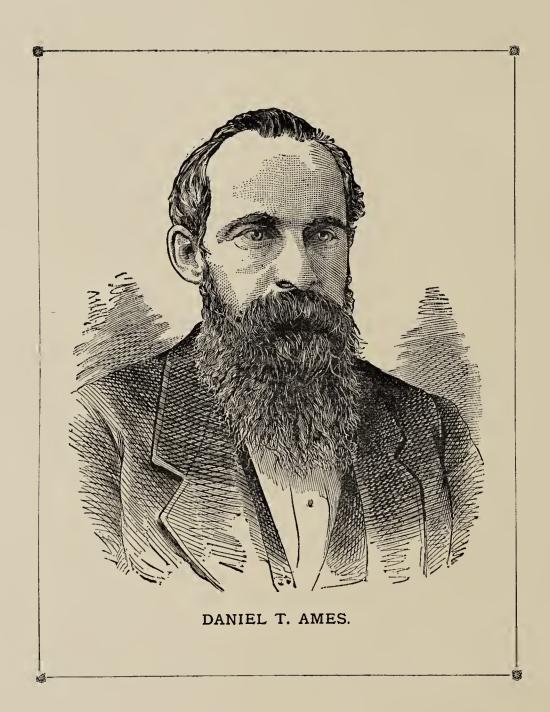
McKay is a good writer and will doubtless stand in the front ranks, by study and the lapse of time. He has good financiering ability; is more practical than imaginative; has a strong persistency that will compel

success.

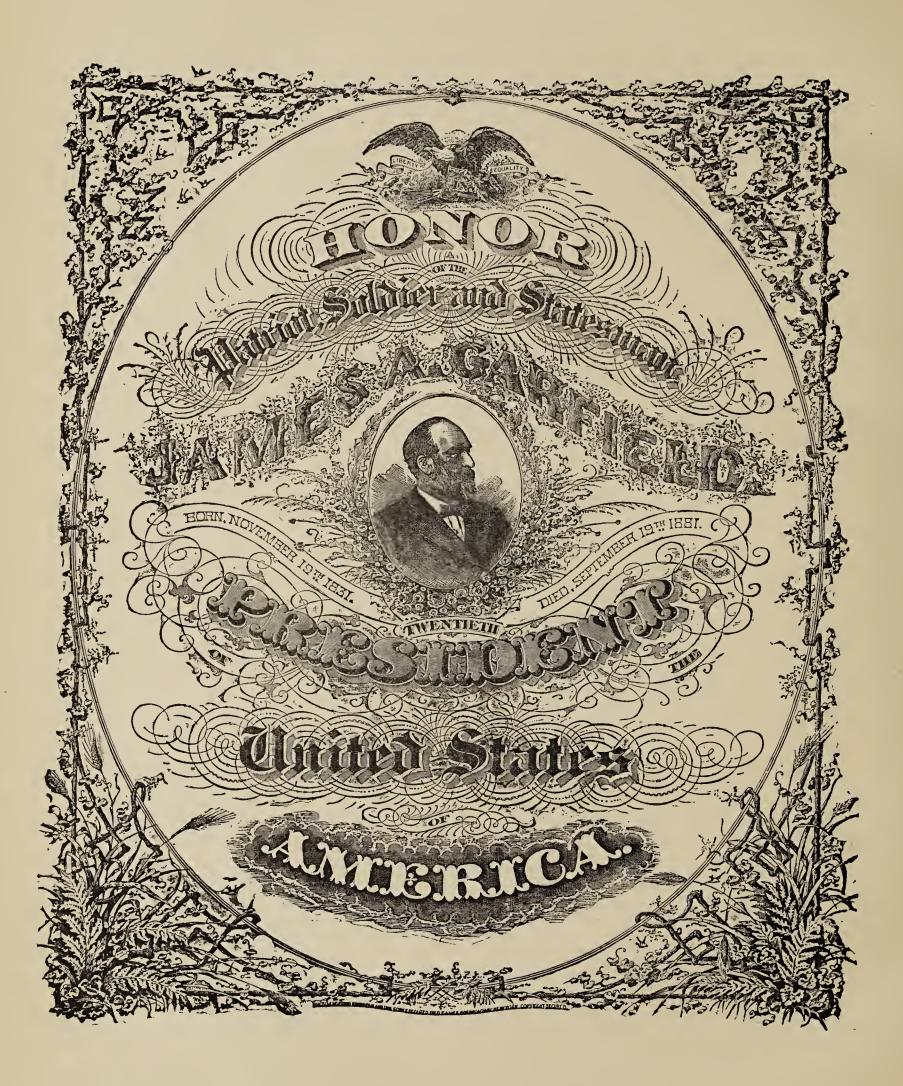
He has one misfortune—he is a young man. But to those who raise that objection I would suggest in the language of the younger Pitt, "Have patience, gentlemen, and I'll (he'll) get over that."

As a teacher, an artist, and a gentleman McKay is destined to take his place among the foremost in the front ranks of those who have honored their calling and been a blessing to mankind. Long may he live to inspire others to a like energy and zeal.









American Zennen.

DANIEL T. AMES.

DANIEL T. Ames, the chirographic artist of New York, holds the same relation to pen-drawing that Spencer did to practical penmanship, and that Williams did to flourishing. Both parties stood at the head of their respective departments, and so does the subject of this sketch. Both Spencer and Williams systemized their work and gave it to the world as a copy, and Mr. Ames has done the same. The town of Vershire, Vt., was his birth place in 1835. Here he assisted upon a form in the summer, and attended a district, school in farm in the summer, and attended a district school in the winter. At the age of sixteen he entered, as a student, the Chelsea (Vt.) academy, where he attended the writing-classes of Prof. S. L. Lyman, and later of O. W. Smith, then the most skilled and successful masters of writing in Vermont. For many winters he taught village and district schools in Vermont. In the spring of 1854 he became a student and instructor of penmanship and other branches at the Topsfield (Mass.) academy, where he remained four years, and, having graduated, he commenced the study of law with Judge Cobb, at Stafford, Vermont. Finding that the proper understanding and trial of law-suits often required a knowledge of book-keeping, he entered, in the fall of 1859, a student at the Oswego (N. Y.) commercial college. Mr. Ames' experience and skill as a teacher of writing and other branches, led to his almost immediate employment as an instructor in the college, of which he soon became part proprietor and ultimately principal. In 1861, having sold his interest in the Oswego college, he purchased two commercial schools at Syracuse, N. Y., and opened the Ames National Business College, which he conducted very successfully until the spring of 1868, when he sold his college to his competitors of the Bryant and Stratton college. He at once re-entered upon the practice of law at Syracuse, and became a member of the New York bar in 1869. Subsequently he became a partner in the firm of H W. Ellsworth & Co., of New York City, and assisted in the revision and publication of the Ellsworth system of practical penmanship, then largely used in the New York City schools. From this co-partnership he retired in 1871, and opened rooms as a publisher of works upon ornamental penmanship and as a general

Since that date, with the aid of photo-engraving and photo-lithography, Mr. Ames has done more than any other person in the United States to systemize and utilize the art of ornamental penmanship, being assisted by the Penman's Art Journal, a monthly publication of large circulation, which he established in 1877, and "Ames' Compendium of Practical and Ornamental Penmanship," which he published in 1879, and later, his book of "Alphabets," which, like his other works, has attained a large sale and great popularity.

To a lover of the artistic and the beautiful, Mr. | September, 1882, when he accepted the position he now holds, penman and artist in the Western Normal College,

the post-office, is one of the most interesting places in the city to visit. Here a score of pen artists are busy engrossing in elegant style for framing, albums, and in other attractive forms, resolutions, memorials, testimonials, diplomas, etc., as well as designs to be photo-engraved, and used for commercial purposes, while the walls are hung with elaborate and ornate specimens of pen-drawing.

Possessing a good command of language, decision of purpose, clear judgment, legal knowledge, and a keen discrimination for determining the authorship of different hand-writings, the services of Mr. Ames, of late years, have often been sought in the various courts of justice as an expert examiner and witness respecting questioned writing.—Hill.

C. N. CRANDLE.

Another penman, who is making a name and a fortune, and doing the people good, is friend Crandle. He is just a trifle too good and conscientious to appear all he is. Happily such men as he are not always overlooked. And although there is nothing obtrusive in his composition, yet he is doing excellent work, and from what we have heard and know of him, he is a genuine, whole-souled man. No doubt, not a little of his beautifully rounded moral nature is due to the sweet radiance of an accomplished woman, his wife. For it should be known that on August 7th, 1879, he was happily united in the bonds of holy matrimony with Miss Olive Allen, of Chicago, who is an accomplished artist and a valuable assistant in her husband's professional duties.

Crandle was born July 1, 1856, near Connersville, Indiana, and is consequently just 28 years old, as I write—born on Dominian Day, clearly showing that nature intended making a Canadian of him. Early in life he exhibited a desire for writing and drawing which occupied all his spare moments, when not engaged in wielding the plow-maul and other farm implements. During winters he attended school, and whenever occasion favored, he always decorated the school-room furniture with writing and drawing, gratis. While still very young he was known as the best writer in the county, and was often employed by school teachers to "set copies."

When 14 years of age he received his first instruc-

tions from a professional penman. In 1872 he entered a printing office in Connersville, where he was quickly promoted from "devil" to foreman, and was one of the best job compositors in that

After graduating, he taught in Valparaiso until

Bushnell, Ill., and very justly enjoys the distinguished honor of being regarded as one of the finest penunen in the West, and a most successful teacher. He has also done, and is still doing a large mail trade.

Some months since, he launched the Penman and Artist, a monthly paper, which is well deserving of a long and successful career. His talented wife is associate editor, a position which I very much approve of, and hope that as the years of their lives are many they shall be abundantly instrumental in accomplishing untold good, and successful in amassing a good fortune

Crandle certainly deserves well at the hands of the American people; and I regard his work (plain writing particularly) among the very finest that comes to mc from that most progressive and wide-awake nation under Heaven—the United States of America.

D. H. FARLEY.

One of the men who at present is doing excellent work is D. H. Farley, of Trenton, N. J. For it must be remembered that penmen, like all others, shine out brilliantly for a time and are heard of but little afterwards. Mr. Farley has done some very artistic pieces of peninanship, and in practical writing his work is exceptionally delicate. G. A. Gaskell says of him: "The results of his labors as a teacher compel us to say that he is among the masters whose delicate and accurate touch, whose sustained and artistic effects, and whose adequate sense of faultless proportion interpret for us so fully the poetic beauty of off-hand flourishing and easy business writing."

He was born of Welsh extraction and puritanic persuasion at Weston, Vt., in September, 1846. He

received an ordinary Grammar School education, supplemented by a course in the Business College at Rutland, Vt. After a successful career of nearly a decade of business college teaching; he accepted the position of professor of penmanship and book-keeping in the State Normal School, Trenton, N. J. which position he still holds and fills so adequately.

H. W. FLICKINGER.

No penmanship seems more masterly to my mind than that of H. W. Flickinger, of Philadelphia, Pa. His name and his work have long been before the public, and never yet has either received an adverse criticism. Mr. Flickinger is not alone in the very zenith of his own reputation, but has long been there circling amidst

a cloud of ambitious penmen who desire a similar fame.

He was born at Ickesburg, Perry County, Penn.,
with but ordinary surroundings, but possessing innate
ability and ambition of the sort that throws off men in its rapid evolutions. Flickinger began as a musician, afterwards attended a business college, became a teacher, and finally located in Philadelphia in 1867, where he afterwards established the "Select Writing Academy," and there his entire time is consumed in faithful and faultless teaching. Being unpretentious, unassuming, and not at all egotistic, little can be learned of the facts of his life, yet one fact exists which I wish to make

receive their recognition when, unasked, the world en masse will rise up at your coming and the gate of praise shall not be closed day nor night, neither shall the flood of applause cease with time.

E. K. ISAACS.

The subject of this notice was born in Blue Mounds, Dane County, Wisconsin. He is now 26 years of age and has made a really good reputation for himself in the United States. I cannot very well avoid entering his name amongst my list of noted American penmen, not that he stands in the front rank either as an artist or a penman; but because, being a very successful student, teacher and editor, he is also full of that practical business talent which makes money, and friends and all the rest of it. Why is it that many pen-artists of the very first rank in the United States are to-day as dull and retiring and unstrung as any class of mcn under the sun, while such boys as Madarasz, Palmer, Dennis, Isaacs and a host of others are leading the world? Whatever it be—energy, talent, ability or self-assertion—it renders their success and usefulness wide as the world itself. Isaacs is a farmer's son, and is really as in all form more parts. well up in all farm movements, having been for some time actively engaged on the farm while at home.

When seventeen years of age he began teaching school; and during the five years that followed he was alternately teacher and student. In 1880 he went to Chicago, where he shortly secured a position as bookkeeper for a firm doing quite a large jewellery trade. He next went to Indiana, and in a town (name unknown to me) started a business college, which proving unsuccessful, he returned to Chicago and became associated with B. M. Worthington in the conduct of the Lakeside Business College there. In 1882 he removed to Valparaiso, Indiana, where he obtained the position of writing master in the Northern Indiana Normal and Business College, which position he still retains and fills with acceptibility.

Mr. Isaacs is an advocate of home practice and self-teaching. With the aid of our penmen's papers, works on penmanship and copies of the work of living penmen, all of which may be had for a few dollars, there is really no reason why anyone could not in a short time become a very fine writer.

In December 1883 he started the Chirographer, which, through the combined reciprocal efforts of Isaacs and Gaskell, and the really excellent merits of

the paper itself, has been a big success.

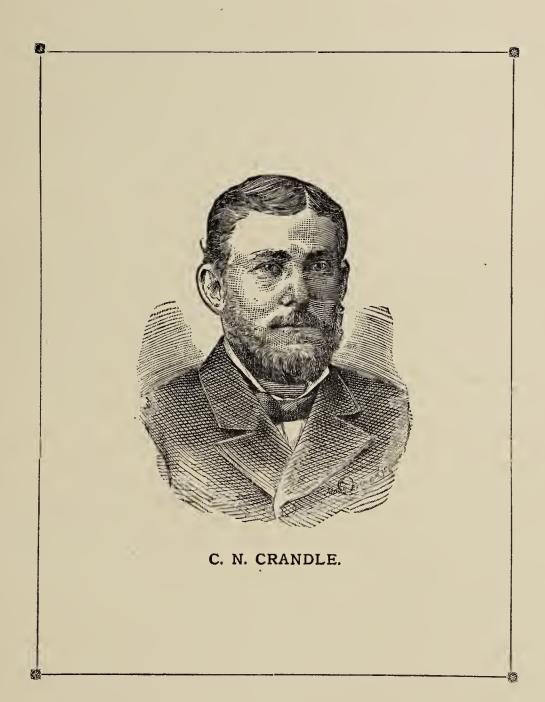
We admire Isaacs' genius, ability and energy very much and know that he is doing, with perhaps one or two exceptions, as much as any living penman for the

dissemination of good penmanship amongst the masses.

Long may he continue to wield that mighty instrument, the pen; and the older he grows the better may he be, and may his efforts always be as clearly right as inspiration itself.

LOUIS MADARASZ.

The subject of this sketch was born on the Gulf of Mexico en voyage to Texas, January 31, 1860. His parents were Hungarians, who were exiled at the same plain, namely, that right action, true life, faithful parents were Hungarians, who were exiled at the same adherence to duty without solicitation, in due time will time Louis Kossuth, the King of Hungary was. They





landed in New York without any of this world's goods, as their property was confiscated by the Austrian

They settled near the historic city of San Antonio (the scene of many hard-fought battles during the

Mexican war.)

At the age of two he had the misfortune to have his father shot dead by the scum of the Southern Confederacy, who paraded under the name of the "Ku Klux Clan," whose unlawful outrages upon defenceless men and women are still fresh in memory. He remained on the farm for the next eight years (vegetating perhaps) and on his tenth birthday entered St. Mary's College, an institution in charge of Franciscan Brothers. He could neither read nor write, barely understanding the English language on entering, but in two years accomplished wonders—discarding at that period reading and arithmetic.

He retired again to the country, resuming private lessons at the end of the year; and having to ride to the city every day, soon became an expert horseman, as he took a great delight in out-door exercise and great of all kinds. Hunting throughout the neighborn sports of all kinds. Hunting throughout the neighborhood was then unexcelled, and young Madarasz at the age of 15 was accounted to be the most proficient shot of the city with that seemingly indispensable ornament of the Texas boy, the revolver. One of his many re-

markable feats with the pistol was hitting a silver dollar six times inside of eight seconds at thirty paces.

Up till 1877 he continued to "live in the saddle," hunting, etc., travelling as far as fifty miles from home, and deviging a years good income from the game had and deriving a very good income from the game he would bring in. But in June he made up his mind to come North and attend school. Picking out Rochester, N.Y., he entered a commercial institution and finally went to the Rockport, N.Y., Normal College and remained a year. His money being about out, he thought he would turn his mind to penmanship, having evinced an aptitude in that line for some time past; and locating in the Rochester Arcade in the summer of 1878, commenced writing cards as a "starter," but finding it to pay handsomely, when properly conducted, he kept on. Next year he accepted a position as teacher of pennianship with Prof. G. A. Gaskell, then in New Hampshire, and the following year Prof. Gaskell —finding his business increasing at an alarming rate, determined to go to New York, where he could have things handier, and opened the Jersey City Business College, right over the river near the ferry, which made it calls 15 singles from the hydrogen portion of New York it only 15 minutes from the business portion of New York. Madarasz came with him and remained a year, when finding his mail business increasing so that he could not do a full day's work, and attend to his own, he left and devoted his time exclusively to cardwriting, etc. In 1881 he was engaged as special writing teacher in the Stirling (Ill.) Business College for nine months. On leaving, he paid a flying visit to his home in Texas. Returning to New York, he immediately secured the position of letter writer at Eastman College, Poughkeepsie, N.Y. In April, 1883, he was engaged by telegraph to go to Texas, and there was appointed Chief Deputy U.S. Marshal of the Western District. After serving two months he reluctantly sent in his resignation, and came to New York to resume his pen-manship. He had been away from home so long that it was not home to him any more.

Of his writing it is hardly necessary to speak. The best authorities in the United States and Canada all admit he stands without a rival in his line. Being a

liberal and an original advertiser, his name is familiar to all persons who are interested in penmanship. He does most perfect rapid writing.—J. D. Day.

D. L. MUSSELMAN.

Prof. Musselman was born in a log cabin, in Fulton County, Ill., in 1842. He was no favored child of fortune. His youth was spent amid the sternest poverty, his father being a hard-working mechanic, with a large family to support. As soon as he was old enough he worked with his father at farming, and the carpenter trade, and had few educational advantages. It is related of him that at a very early age he seemed to possess a decided talent for writing and drawing; this was doubtless inherited, as his father was a very good penman for those days, one of the old round hand writers, whose penmanship was very painstaking, and clear as print. Young Musselman's first lessons in writing were given by his father, who, it seems, was very anxious that his son should acquire at least a good hand.

He was a great lover of books and study in other branches, and although his opportunities were few, by studying at home by log fires and lamps, and by attending the district school the few months that his father could spare him, he acquired an ordinary education. He afterwards attended Fulton Seminary several winters, paying his own tuition and other expenses. This was all the schooling the boy obtained. He continued to assist his father, still pursuing his studies and practicing penmanship at home.

At the age of seventeen he obtained several specimens of penmanship from the business colleges, then creating considerable excitement, as they were attracting many young men and spreading abroad specimens of their skill in hand-writing. A lithographed chart of P. R. Spencer's fell into his hands and he was delighted. He practiced from it constantly, and improved so much that he taught writing very successfully in his district school, evenings. Then he became quite famous in his country town the he became quite famous in his country town, the people taking great pride in their young penman.

His great ambition was to get money enough to attend a business college. He studied over the matter day and night, but could see no way to do it. Several of his acquaintances attended schools of that kind and came home greatly pleased, and some returned to the city and kept books at good salaries. Notwithstanding his endeavors to secure funds enough for such a course

of study, his project failed. In 1862 when the call was made for volunteers, Musselman enlisted in the eighty-fifth Illinois Infantry, organized in his county. His penmanship elected him orderly sergeant of his company, and he was soon after appointed lieutenant; afterward at the battle of Kenesaw Mountain, he was placed in command of the company, which position he held until mustered out, after a service of three years, at the close of the war in 1865.

Arriving home from the army with funds enough to obtain the education he had long coveted, he made but a brief visit and then went to Chicago, where he attended a business college. He improved rapidly in all the branches of the course, completed his studies and taught a year, we believe, in Eastman's College. He was then engaged by Messrs. Bryant, Stratton &

Bell as teacher of penmanship for their schools just being opened in the smaller cities of Illinois. He

taught in Springfield and Quincy.

When Mr. Stratton died there was an immediate change in the proprietorship of the schools, and he remained but a short time longer in the business college, engaging to conduct the penmanship and book-keeping department of the "Quincy English and German College," where he remained until 1870, when he purchased an interest in the Gem City Business College in Quincy, building up a large and well conducted school. The years spent in teaching have been productive of great improvement in his work and methods; he has gained rapidly in all departments of the art of penmanship, and is to-day one of the most accomplished penmen in the land. Quincy is justly proud of her adopted son. His services and success as a public educator have recently been recognized by the LaGrange College, Mo., by bestowing upon him the Honorary Degree of Master of Arts.

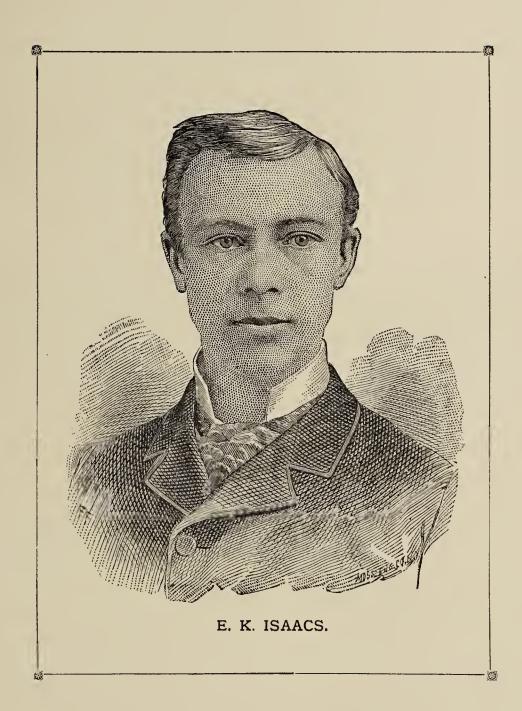
He has received the Silver Medal at the Cincinnati

Industrial Exposition, also at several Illinois and Iowa State Fairs, and at St. Louis several times.

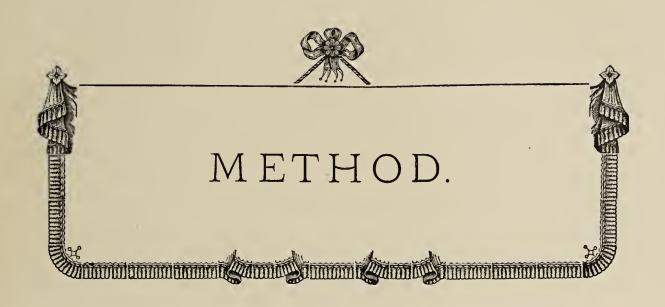
In person he is a quiet, unassuming man, gentlemanly, earnest, sincere; making no great pretentions, performing his work with great faithfulness and care. He is very popular with his pupils and with the business men of his city. A member of the Methodist Episcopal Church, he is very exemplary in his life and

It is impossible to estimate the amount of good accomplished by such men. Were Quincy to be deprived of his earnest labors in the education of her youth, she would sustain such a loss as few stop to consider. We have observed the labors of this man for several years; we have noted his rapid improve-ment as a penman, his skilful management of his school and his nobleness of purpose, with such a degree of pride as every penman must feel in the success of one who, by his own unaided exertions and excellence of character, has attained so high a position and so honored a name.—G. A. Gaskell.









HE field is long and wide. It embraces child-ren of all ages ranging from 5 to 45; and unless I begin and go through in the most systematic manner, all useless will fall my work. "How to Teach Writing" I have found in the most pristine chaos imaginable, and if in my efforts to bring to light what I conceive to be the *fittest*, I err, you will please recollect that I had very poor material from which to select.

The beginning is in the primary class. Here we lay the foundation—mental and physical—on which must the superstructure be reared. I never wonder when I see bad writing; but I always do when I see good. Never has there, nor ever can there be a more important and neglected subject than writing. It is my impression as well, that teachers do not care to teach it. Why? because it is either difficult to teach, or they do not know how to teach it. Mark it down as a truism that every time you hear a man say a subject is hard to teach, he is not master of that subject. Reading, writing, drawing, arithmetic, algebra, geometry and history are difficult to teach in proportion to our ignorance of them, and easy in proportion to our comprehension of them. I dare say it seems more natural for some of us to comprehend mathematics than for others to do so, and so with writing. Nevertheless, since to master writing requires just those mental faculties which are concomitant with intelligence, I am certain that "he who reads may learn to write."

Methods of presenting writing to pupils of tender years, are very numerous. I take for example four of the leading ones, having the best authorities to sustain them—these are the (1) Fractional, (2) letter (3) word, (4) sentence methods. Educationalists of highest standing have, in turn, advocated each one of these, saying (1) that the shild learns better by first swings in the same states by first swings. that the child learns better by first giving pieces of let-ters, then the letters themselves (2) that it must creep before it can walk, and should therefore be given letters before words, (3) that words denoting objects, and those expressing qualities and attributes should be first taught, (4) that a child learns more easily and naturally by expressing its thoughts and it should, therefore, be given sentences to practice.

They have forgotten, in the white heat of their enthusiasm, that each method has been successful in different hands, and of course, may be so again and again. But is it not wise to suppose that a method educed from all of these—involving their leading features, but judiciously blended and alternately utilized—may become a mightier method, by far, in the hands of those advocates, and of others in educating the embryo caligrapher in the beautiful art of writing.

This, then, is the method pursued by myself, and I will endeavor most fully, in the following paragraphs, to illustrate my meaning:

To give a graded series of lessons, you should follow some principle of progress. Let us decide the steps to be followed.

SERIES.

- 1. The *i* principle.

- The o principle.
 The i & o s.
 The l principle.
- 5. The j principle.
- 6. Combinations of these.

A PRELIMINARY STEP.

Before proceeding with the work I have just outlined, I think it best to indicate just here the preliminary step that should be taken. To develop in the child's mind the notion of form and position, there should be given him a preliminary course in rectilinear and curvilinear drawing, something after the following work below outlined.

SERIES

- I. i u w-n m-in, win, nun.
 - x—mix, etc.
- II. o—on, no, own, won, union. e-one, men, nine, mine, women.
- III. a—an, ax, wax, waxen, an ox, an ax. v-van, a van; i own a van.
 - c-can, a can, a cane

t—a cat, a vat.

r—rat, a rat.

-snow, a snow-man.

IV. l—line, nile, lime, mile, nail, mail, ben, bane, bale, ball, call, mill, will, till, tell, hill, hail, kill, kit, kite, kid.

V. j—jet, joy, jug, zone, zero. VI. f—fun, fill, full, fix, fox, pin, pen, pill, poll, put, pet.

NEW SERIES.

1. Capitals, according to classification.

2. Words with capital letters as follows: Xenium, Winnow, Quercus, Zoar, Vivacious, Unison, Year, Incur, Jocose, Boxes, Praises, Renew, Tract, Fracture, Ardent, Neptune, Maddened, Happiness, Killed, Gobbled, Shackled, Lily, Object, Coffee, Egypt, Dazzling. 3 Sentences composed of words previously given.

ADVANCED SERIES.

1. Movement exercises.

2. Combinations and monograms.

2. Final letters, y, g, r, t.

Any of these series may be supplimented to suit individual or class instruction. As a praxis on the "one space" letters give the following phrase: view our cause mix. As a praxis on all the letters of the alphabet give the following: Jack don't quiz, vex, whip or flog my boys.

We have thus outlined a methodical series of writing lessons. But the teacher of writing must carry method still further. He must be methodical in keeping, arranging and passing copy-books, pens, charts

and all external helps in teaching.

Two books should be used—a blank and a headline. They should be kept by the teacher. His
knowledge of the subject should be methodical. His lessons should be properly developed after a methodical outline.

LESSON OUTLINES.

To assist in lesson outlines I give two examples.

FIRST CLASS.

1. Aim—To teach for the first time i, u, w.

2. Method—1. Comparison of the three letters 2. Kind and slant of down strokes.

3. Kind and slant of up strokes. 4. Errors found; errors corrected.

3. Conclusion-Drill by questioning.

FOURTH CLASS.

1. Aim—To teach movement (muscular).

- 2. Method-1. Explanation, verbal and illustrative movement.
 - 2. An exercise to develop it.
 - 3. Errors found: corrected.

4. An opposite exercise.5. Errors found: corrected.

3. Conclusion—Drill by questioning, followed by a rapid alternate practice of the exercises given.

The first thing to be taught in a first and second class is form; in a third class, shading and uniformity; in a fourth class, movement; in a fifth, brief letters and $business\ forms.$

There must be method in opening and closing the writing class; the whole school should write at the same time. The following is the order pursued by the

author:

ORDER OF OPENING CLASSES.

Attention—copy-books (or take place)—pass—(by numbers.)

Pens, take place—books open—right position, take—ink wells open—pens take ink—write.

If you have them write in unison instead of the word write you would say "Ready"—and then begin counting.

1. Attention—each pupil sitting directly in front of desk. Both feet on the floor, hands folded—eyes front.
2. Copy-books place—each book lying squarely on desk with 1st page of cover allowed.

3. Books pass (by numbers.) To follow out this order: place the books in groups on each desk to the left of the teacher—on the word "Books pass" the group of books lying on each desk, should be raised by the pupil sitting there, and after removing his own book, which should be the first either above or below; he is ready on the word "one" to pass books to the boy next to the left of him, who in turn takes his book and on the word "two" hands the books to the boy

next to the left of him and so on.

If the boys keep their books in their desks the orders will be fewer, but the satisfaction to the teacher

will be less.

4. Pens take place.—This presupposes that the pupils keep their pens in their desks. They should have some way of keeping them, that will insure safety, and create neither confusion nor noise while being taken out for use. Boxes in which to keep them should be allowed only when covered so as to prevent noise. In placing pens they should be taken in the right hand as though about to write and should be laid down with the

pen point turned to right of pupil.

5. Books open.—On the word "books," pupils place left hand on book, with the thumb under the cover; on the word "open," books are opened at the page indicated by the teacher (if to write in unison) if not, at the last unfinished page, and the books are

placed in position for writing.

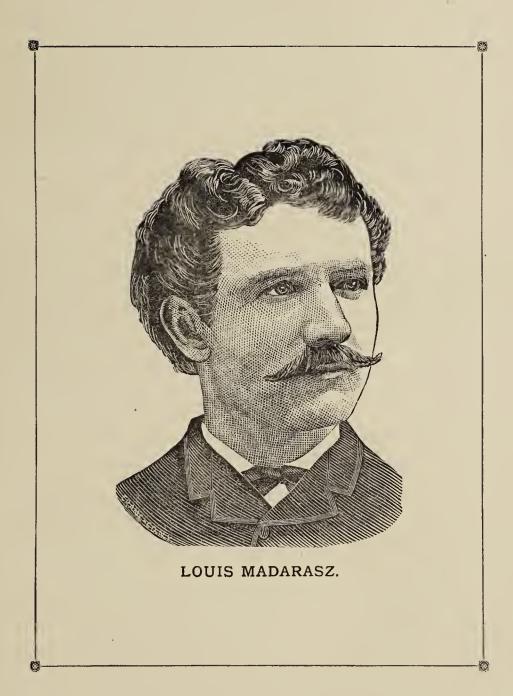
6. Right Position, take.—On the words "Right Position," each pupil looks directly to the teacher; on the word "take," all describe a quarter-circle as they turn to the left. Position should be thoroughly applied and a rigid allowance incided explained and a rigid adherence insisted upon unceasingly.

7. Ink-wells open.—On the word "ink-wells," the boy to the left of each desk will place his right hand upon the cover of the well; on the word "open," he presses the cover back with his thumb, keeping the

fourth finger behind it to prevent noise.

8. Pens, take ink, write.—This order is given in four distinct articulations, allowing the same interval between each utterance.

If pupils are to write in unison, the word "ready" substituted for the word "write,"





ORDER OF CLOSING CLASSES.

1. Stop writing .- Pupils quit writing that instant, in no matter what part of a sentence, word or letter

they may then be.

2. Wipe pens.—Each pupil should be provided a penwipe of chamaois, or made by tacking pieces of silk or broadcloth together. The pen should be wiped between the folds.

3. Place pens.—As they were, before beginning the

lesson.

 4. Front position.—Is in boxes or desks.
 5. Ink-wells close.—By pupil who opened them.
 6. Books close.—With left hand close—with left hand over to right.

7. Books pass.—As at beginning, Nos. 1, 2, 3, 4. The writing teacher should ask himself four or five questions previous to teaching a lesson:

1. Whom am I to teach? 2. When shall I teach? 3. How long shall I teach?4. What shall I teach?5. How shall I teach?

To the first question I can offer no reply; to the second I can only answer when I know what is the answer to the first; I can hardly be astray when I venture the answer, every day. To the third question primary class twenty minutes, intermediate thirty; senior thirty-five occasionally. How to teach, must be answered by the selection of method made by the teacher himself.

Tracing the headline with a dry pen is advocated: I recommend a very limited practice; if much used, carelessness will inevitably follow. Tracing letters with pen-and-ink is a nefarious and utterly useless practice—never permit it.

Counting is advocated. I recommend a very slight practice of this also. Too frequent use of it develops a slow, cramped, shaky, drawn style of schoolboy writing.

PRINTING is not now receiving its old time support, nevertheless it is desirable to practice. It develops clearness and regularity in one's handwriting.

There are still remaining some ideas which I feel inclined to pen; trusting that they may be useful to the teaching fraternity, as well as to private learners. I I will put them in the form of question and answer.

1. When should a child begin to write? When it

begins to read and spell.

2. How should a child be taught to write? Objectively. From the Blackboard. Give no principles. Teach whole letters or large sections of them, and according to form. Use every means of illustrating clearly the precise form and direction of all the main strokes of every letter. Position and pen-holding should receive more than ordinary care. Twenty minutes is long enough for a lesson in a primary class. Children should be questioned upon the lesson taughtwhich should, at first, consist simply of one or two letters. Proper names should soon be formed of the letters taught, then phrases and sentences. pupils compare work and progress by writing on the board. Teach no brief forms of letters: use only the standard letters. Use a blank copy book. A short lead-pencil course may follow the course on slate. Pen

should preceed writing lessons, but should be given simply as the preliminary steps to writing, and the pupils should of this be informed.

3. How often should they be taught writing?

Every day.

What is the best method of correcting errors in writing?—There are very few teachers of writing who have any method at all. Some have a few original ideas and being afraid that someone else will get them, never use them: others have a few second-hand ideas, but like all borrowed light, they shine with very subdued

The only method I know anything of, that is worth mentioning, is as follows:

- 1. Correct by comparison of incorrect with correct forms.
 - 2. Correct by criticism of incorrect form.

3. Correct by comparative analysis. Place on the blackboard the correct form: when you find a pupil making an incorrect form that is pretty general in the class, have him write it on the board; then call for one, two or three leading errors, getting, if possible, the correct answer, for each error. They should be able to detect and correct every possible error, in a given form, after receiving your instructions, at the beginning of the lesson: "a" teach, form, height, width, shade, slant, angle-turn, introductory and final line, and analyze. If this is done there can arise no

possible erroneous forms in which the pupils cannot detect and correct any mistake.

4. What is meant by individuality in writing? Recording in the style of letter habitnally used, the writer's peculiarities, likes and dislikes, which go to make up his character, and single it out from all other personalities. As one man's face may resemble, even in a high degree, the features and expressions of another's, yet is not alone distinguishable from it but readity so, when closely studied, so the writing of one, when sufficiently known, will be seen to be totally different from the style even of another which it most nearly resembles. There can be a perceptible change in one's handwriting, only after a corresponding—noticeable or unnoticeable -change or growth in mentality.

5. When do pupils first use pen and ink? After a preliminary course of a few weeks, in linear drawing and printing Roman letters.

6. How would you write notes on a lesson? Follow the regular lesson outline.

Aim.
 Method. illustration.

3. Summary—grand principle.
7. What is the direction of the loop in the capital Slant 60° to the right.

8. What are the principles of L and D?

9. What series of copy-books do you recommend for use in our public schools? None! If I must say— Beatty's new series—or Gage's.

10. How would you classify capitals according to simplicity of form? According to simplicity of form.

13. Which is most difficult to teach very little children, movement or penholding? Penholding: because you cannot teach them movement at all.

14. Write notes of a lesson in a first class?

1. Aim—To teach l, b, h, k. 2. Method—(a) rule red and blue lines. (b) make and ink should be introduced as soon as a child can ligibly form the small letters of the script alphabet.

Very brief courses in linear drawing and printing straight oblique parallel lines, three and one spaces in height and one space apart. (c) add the curve to long line forming loop. (d) add left curve for h and k.

15. Which small letters are shaded? The third and fourth classes, and g z f s sometimes to distribute lights

16. In what way can I become a successful teacher of Writing? By being qualified. The necessary qualifications are-

1. Enthusiasm.

Blackboard. Slate. 2. Manual Dexterity Paper. Theory. 3. Mental Resources Illustration. History.

It is hard for one to have enthusiasm in teaching a subject of which he knows little and cares less; yet it is possible. It is possible, but the nervous expenditure is enormous. To become a successful teacher of writing requires quite as much ability and enthusiasm as any other school-room subject.

17. What is the extent to which pupils in the first and second books are supposed to go in writing? Legi-

18. Should printing be taught at all? Yes, and if taken up properly will be learned in two or three weeks.

It developes the ideas of legibility, neatness, and care.

19. Would you teach the elements to primary pupils? No; teach whole letters and large parts.

21. What is the difference between stroke and line?

A stroke is always made in a downward direction. A line is made in any direction, and is always light.

22. What is the length of p below the base line?

23. Is the teaching of principles necessary to good penmanship? Yes.

FINAL EXAMINATION PAPERS

Given to Students of Ottawa Normal School.

WRITING.—TIME ONE HOUR.

Value. 15

1. Make, as well as you can, all the capitals and small letters, classifying them according to form

2. What may be gained from knowing how to 10

classify the letters properly?
3. In "Ledger Headings" the letters are one-3 half the height of capitals, but are no broader than ordinary letters; and every down stroke is shaded. Give a specimen of "Ledger Headings.

4. Analyze the capitals and small letters and 57

the figures 1, 4, 9, 8, \$.

5. Write as well as you can: 15 "And his lifeless body lay

Like a worn out fetter, that the soul Had broken, and thrown away."

WRITING-TIME ONE HOUR.

1. (a) Upon what principle may a perfect clas-20sification of the letters of the alphabet be based. (b) Classify the capitals and small letters.

2 Analyze capitals Z, Q, D, W, M, J and the

small letters x, v, a, z, q, r.

3 State the law of shading. Distinguish the law of shading capitals from that of small letters. 10

4 Give notes of a writing lesson you have taught. 10

5 Explain penholding, position and movement.6 Write in your very best style:— 15 21

"Were nothing sunlike in the eye, How could we light itself descry? Were nothing Godlike in the mind, How could we God in nature find?"

WRITING-TIME ONE HOUR.

1. Name the three first progressive steps to be folfowed while presenting the subject of writing to a child, during his first year at school?

2. Give the most natural classification of capitals

and small letters.

3. Give proportions of the capitals D, G, W, M, and small letters f, p, q, t, and name at least one "common error for each letter."

4. Analyze the last seven capitals and small letters

of the alphabet.

5. Write as well as you can:

"Gives love its charms and laws their sway; Lends commerce wings, and us a ray to cheer us while we write."

Make the numerals and the dollar mark.

6. Summarize the qualifications of a teacher who may reasonably hope to succeed in awakening and sustaining an interest in the writing class.

7. Give a sample of your cash-book and ledger

3

heading penmanship; wherein do these differ from ordinary writing.

8. What importance do you attach to black-board writing.

9. Explain pen-holding—position—movement. 10. Analyze figures 1, 9, 2

WRITING-TIME ONE HOUR.

12 1. Classify the capitals and small letters accord-

ing to simplicity of form and movement.

2. Make capitals D, E, G, J and O, mark the 5 line where the shade should be placed.

3. Name the principles you employ in analyzing letters. Analyze capital D.

11 4. Name all the letters, small and capital,

having the 3rd principle slightly curved.

5. Name the small letters beginning with the 6 1st principle.

6. How many letters do not begin and end with the 2nd principle?

7. Name the different positions and movements. 8. Explain "penholding" briefly. 6

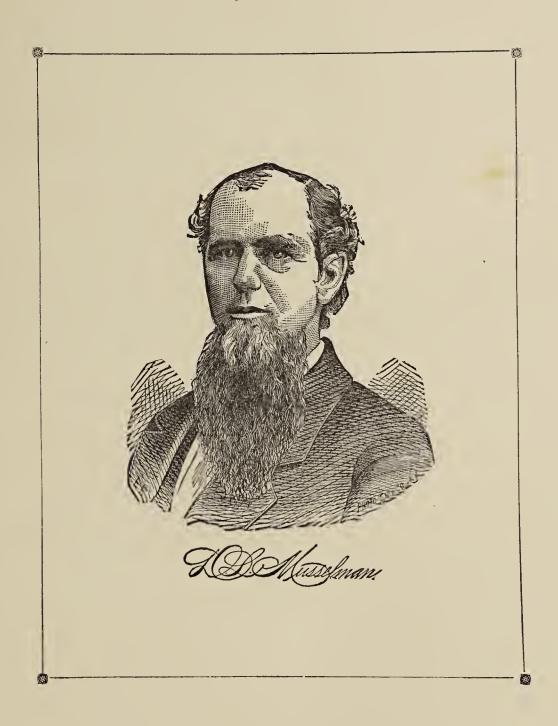
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9. Give the briefest possible outline of a primary class writing lesson.

10. You have an ungraded school of 50 pupils, ages 5 to 21—how would you classify them in order to obtain the best results in pen-

11. Write as well as you can the following:

"The jury passing on the prisoner's life, , in the sworn twelve, have a thief or two Guiltier than him they try."











HE little common errors of language may be arranged in four classes, viz:-Too many words; too few words; incorrect words; incorrect arrangement of words.

CAPITALS.

Capital letters should be used as follows:—

1. For the first word of every sentence.

For the names of places and people.
 For all names or attributes of the Deity

4. For all titles of honor and respect

5. For abbreviations, such as P.S. for postscript.

6. For the names of days, months, terms, and holy days.

7. For any very important word, as the Restoration.

8. For the pronoun I, and the interjection O. 9. For the first word in a complete quotation.

PUNCTUATION.

1. (Def.) (.) The Period denotes the close of a sentence.

(Use.) A period is placed after every declarative

and imperative sentence.

All abbreviations are followed by a period.

A period is placed after numbers in the Roman

2. (:) The Colon is placed between the chief divisions of a sentence, when these are but slightly connected.

A colon is used after a sentence which announces

a distinct quotation.

A colon is placed between clauses, when the connection is so slight that any one of them might be a distinct sentence.

3. (;) The Semicolon separates a succession of clauses which depend on one principal expression.

A semicolon is placed after an expression which

introduces particulars.

When a clause especially explains the meaning of some other expression, it is separated from that expression by a semicolon.

A semicolon is used to divide a sentence into sections, when the various parts are not sufficiently in-

dependent to require a colon.

4. (,) The Comma denotes a slight pause, and divides a sentence into its component parts.

A comma is placed between the particulars mentioned in a succession of words all in the same construction.

A comma is placed between each pair of words, when each pair is in the same construction. A comma is placed before and after every parenthetical expression.

A comma is used before a quotation closely con-

nected with the preceding words.

Expressions reported must be separated by a

A phrase or clause which explains, in any degree, the meaning of any other phrase or clause is separated

from it by a comma. All modifying expressions, unless closely connected with the rest of the sentence, are separated by a

A comma is placed where a word is understood, unless the connection is close.

5. (?) The interrogation point is used when a

question is asked.

An interrogation point is placed after every sentence, phrase, clause, or word, which denotes a direct question.

An interrogation point enclosed in parenthesis, is

often used to denote doubt.
6. (!) The exclamation point denotes wonder or astonishment.

An exclamation point is placed after every exclamatory sentence, clause, phrase, or word. Where special emphasis is required, several exclamation points may be used.

An exclamation point, enclosed in parenthesis is

used to denote peculiar surprise.

Most interjections take an exclamation point after them.

7. (-) The Dash indicates a sudden change of subject.

An omission of the middle numbers, in a regular series, is denoted by a dash.

The omission of a word, or part of a word, is denoted by a dash.

A dash is usually placed before the answer to a question, when they both belong to the same line.

A dash is often used instead of the parenthesis-

A dash is commonly used before an expression repeated for special emphasis.

A dash follows the sentence which introduces a quotation, when the quotation commences a new paragraph,

A dash is often used to avoid too many paragraphs,

8. ("") Quotation marks indicate a verbatim quotation. Quotations consisting of more than one paragraph have the first quotation-mark at the beginning of each paragraph, but the second is used only at the end of the last paragraph.

the end of the last paragraph.

When a quoted passage requires special attention, the first quotation-mark may be used at the commence-

ment of each line.

When one quotation includes another, the latter has but half the first quotation-mark before it, and half the second mark after it.

- 9. () The Parenthesis includes something not essential to the sense.
- 10. ([]) Brackets are chiefly used to enclose correction.
- 11. (-) The hyphen is used to separate the syllables of a word.
 - 12. (') The apostrophe denotes a contraction.

- 13. (A) The caret denotes that some letter, word, or phrase has been omitted.
- 14. (***), (—) The ellipsis denotes the omission of letters or words.

(1957) The index points to something of special significance.

The stars (***) or N.B. are used for a similar purpose.

The asterisk, dagger, and similar marks are used to refer to notes at the foot or side of the page.

- (The brace connects several words with one common term.
 - (¶) The paragraph begins a new subject.
 - (§) The section is used to sub-divide chapters.
- (....) Leaders are used in indexes, to guide the eye to the end of the line for the completion of the sense.



Thiversal Shorthand—Sawyerography.

hand, based on existing orthographical principles of the English language, and by virtue of the ease with which it is learned, the exist with which it is learned, the exist with which it is read and as it was a silvert which it is read and as it was a silvert which it is read and as it was a silvert which it is read and as it was a silvert was a silv which it is read, and as it may easily adjust itself to the ever-changing spelling of the language, or alike to the modern languages, it is capable of becoming universal, and therefore rightly termed

Universal Shorthand,

This method of shorthand is the outgrowth of six years practical work by the author as a teacher of the art, and as a professional reporter. The three leading thoughts he had in his mind, while developing this method, were, to preserve without injury the student's idea and hence ability to spell our language correctly; to present a method for the acquirement of the art, simple, clear, concise; and to put said method in such a form easy of acquirement, so that the art may shortly have a universal use.

I do not pretend that the system is free from phonetic representations, but I do say that in following out the directions here given there is not an atom of the student's ability to spell, interfered with, or injured in the slightest degree—and this is as certain to result from ordinary phonetic shorthand as that night follows

the descent of the sun in the west.

Brief writing was practised and had given to it the pretentious name of shorthand centuries ago. Cicero's amanuensis used a simple method of brief writing constructed upon a mutilated long hand alphabet, and not

a system of shorthand, as many suppose.

The true history of shorthand is very brief—from 1837, when Isaac Pitman invented and published his phonography, to the present time. But shorthand phonography, to the present time. But shorthand systems of considerable importance were published as far back as the reign of Elizabeth. Dr. Timothy Bright published a system: "Charactory; an Art of Short, Swift and Secret Writing by Character," 1588; Peter Bales, a system in 1590; Wilkius in 1602; J. Willis, B.D., in 1668: Rich in 1669; Mason in 1672; T. Gurney in 1740; MacCaulay in 1747; Tiffin 1750; Angell 1758; Lyle 1762; Byrom 1767; Holdsworth & Aldridge 1768; Taylor 1786; Mavor 1789; Row 1802; Clive 1810; Lewis 1815; Towndrow 1831, Moat, 1833; I. Pitman 1837; De Staines 1839; Faucett 1840; Bradley 1843; A. M. Bell, 1857.

In phonetic shorthand the signs or letters repre-

In phonetic shorthand the signs or letters represent the sounds of our language. In this way it becomes very easily learned, written and read. It has become popular in England. In Canada and the United States it is becoming more and more universally used in merchants and lawyer's offices, and in railway

and ordinary correspondence.

A dexterous peninan can make 180 seperate simple strokes or dots in 60 seconds—that is three strokes every second. The rate at which public speaking is uttered is from 60 to 180 words a minute—average 120 words in 60 seconds or two words a second.

We can produce three strokes per second, and average speaking is about two words per second; then each word must average no more than 1½ strokes per second so that we may take them down as they flow, fresh from the speaker's lips. But this estimate is based on the number of separate strokes which the pen can make in a minute, whereas connected strokes may be written more rapidly than single ones.

And further, it may be remarked that in actual

work, many words are often written together, requiring but 3,4 or 5 stroks united in a single stenographic form.

Again, we can distinguish without difficulty, words written in their longhand consonants; and the same may be done in shorthand. We may represent words by their consonantal outline.

Again, we may place these shorthand characters in different positions, above, on and through the line, on which we write. The leading vowels of each word determine its position, above, on, or through the line.

Again, by adding a hook or small circle to the consonants, by halving, and by lengthening, double and

treble letters are produced.

These principles are applicable to all the consonants, and conduce to the marvellous brevity of any

shorthand system.

Again, the vowels, diphthongs and consonantals are used to represent words of frequent occurrence in ordinary everyday language. The most frequently occurring words are a, an, the, and, in of, to, but, etc. We have from 150 to 500 of such words selected and each is given its sign. These words are called grammalogues, and their signs logograms.

EXCEPTIONAL ORTHOGRAPHY.

1. The soft sound of "c" may be represented by the

"s" circle if more convenient in writing.

2. The hard sound of "c" may be represented by "k" when it will make a more convenient joining.

ABBREVIATING ALPHABETICAL DEVICES.

- 1. To represent au, augh, ough, eau, or eaux, shade alphabetical "o" when they are similarly pronounced.
- 2. To add "h" after c, g, p, t, s, shade the alphabetic letter.
- 3. Whenever two or more vowels occur, which are so blended in pronunciation as to form but a single vowel sound, you may represent them by representing the sound which predominates. Examples: peal, write pel; bowl, write bol.

HOW TO WRITE THE LETTERS.

1. All horizontal letters are made from left to right. Examples: b, c, d, n.
2. All perpendicular and oblique letters are written

from the top down. Examples: f, g, k, j, p, s, t, v, w, y, z.

3. Exceptions: x, q, which are made upwards.

4. Letters written either upward or downward when convenient and desirable are 1, m and r.

In writing words omit all the letters that are not sounded.

a b c 'd e f g h i j k l m n o p q r s t u v w x y z

The question of speed depends almost exclusively on your knowledge of this alphabet and its principles. But you may know your alphabet well, may be able to write it with ease and extreme rapidity from beginning to end, and yet not be able to write Sawyerography any faster than ordinary longhand. This results from a want of intimacy with each individual letter and principle. To overcome this hesitancy, you should write and name from dictation, each letter and principles—in any order—become quite as familiar as those of longhand. If you accomplish this you cannot fail in writing at least four times as rapidly as you can in longhand. The instant that any letter or combination of letters is heard, that instant their Sawyerographic representations should flash vividly through the mind, and on paper find their instantaneous expression if desired. This swift concomitant action of the mind and hand, cannot be attained without thorough familiarity with the alphabet and the 15 principes of condensation. Fail you cannot if you follow my directions.

Your next endeavor is to write out several times the following two-letter combinations:

A.

aa, ab, ac, ad, ae, af, ag, ah, ai, aj, ak, al, am, an, ao, ap, aq, ar, as, at, au, av, aw, ax, ay, az.

B

ba, bb, bc, bd, be, bf, bg, bh, bi, bj, bk, bl, bm, bn, bo, bp, bq, br, bs, bt, bu, bv, bw, bx, by, bz.

C

ca, cb, cc, cd, ce, cf cg, ch, ci, cj, ck, cl cm, cn, co, cp, cq, cr, cs, ct, cu, cv, cw, cx, cy, cz.

D

da, db, dc, dd, de, df, dg, dh, di, dj, dk, dl, dm, dn, do, dp, dq, dr, ds, dt, du, dv, dw, dx, dy, dz.

ea, eb, ec, ed, ee, ef eg, eh, ei, ej, ek, el, em, en, eo, ep, eq, er, es, et, eu, ev, ew, ex, ey, ez.

fa, fb, fc, fd, fe, ff, fg, fl, fi, fj, fk, fl, fm, fn, fo,

fp, fq, fr, fs, ft, fu, fv, fw, fx, fy, fz.

ga, gb, gc, gd, ge, gf gg, gh, gi, gj, gk, gl, gm, gn, go, gp, gq, gr, gs, gt, gu, gv, gw, gx, gy, gz.

ha, hb, hc, hd, he, hf hg, hh, hi, hj hk, hl, hm, hn, ho, hp, hq, hr, hs, ht, hu, hv, hw, hx, hy,

I.
ia, ib, ic, id, ie, if ig, ih, ii, ij, ik, il, im, in, io, ip, iq, ir, is, it, iu, iv, iw, ix, iy, iz.

hz.

ja, jb, jc, jd, je, jf, jg, jh, ji, jj, jk, jl, jm, jn, jo, jp, jq, jr, js, jt, ju, jv, jw, jx, jy, jz.

K.

ka, kb, kc, kd, ke, kf, kg, kh, ki, kj, kk, kl, km, kn, ko, kp, kq, kr, ks, kt, ku, kv, kw, kx, ky, kz.

L

la, lb, lc, ld, le, lf, lg, lh, li, lj, lk, ll, lm, ln, lo, lp, lq, lr, ls, lt, lu, lv, lw, lx, ly, lz.

M.

ma, mb, mc, md, me, mf, mg, mh, mi, mj, mk, ml, mm, mn, mo, mp, mq, mr, ms, mt, mu, mv, mw, mx, my, mz.

N.

na, nb, nc, nd, ne, nf, ng, nh, ni, nj, nk, nl, nm, nn, no, np, nq, nr, ns, nt, nu, nv, nw, nx, ny,

0.

oa, ob, oc, od, oe, of, og, oh, oi, oj, ok, ol, om, on, oo, op, oq, or, os, ot, ou, ov, ow, ox, oy, oz.

\mathbf{P}

pa, pb, pc, pd, pe, pf, pg, ph, pi, pj, pk, pl, pm, pn, po, pp, pq, pr, ps, pt, pu, pv, pw, px, py, pz.

Q.

qa, qb, qc, qd, qe, qf, qg, qh, qi, qj, qk, ql, qm, qn, qo, qp, qq, qr, qs, qt, qu, qv, qw, qx, qy, qz.

\mathbf{R}

ra, rb, rc, rd, re, rf, rg, rh, ri, rj, rk, rl, rm, rn, ro, rp, rq, rr, rs, rt, ru, rv, rw, rx, ry, rz.

S.

sa, sb, sc, sd, se, sf, sg, sh, si, sj, sk, sl, sm, sn, so, sp, sq, sr, ss, st, su, sv, sw, sx, sy, sz.

\mathbf{T} .

ta, tb, tc, td, te, tf, tg, th, ti, tj, tk, tl, tm, tn, to, tp, tq, tr, ts, tt, tu, tv, tw, tx, ty, tz.

U.

ua, ub, uc, ud, ue, uf, ug, uh, ui, nj, uk, ul, um, un, uo, up, uq, ur, us, ut, uu, uv, uw, ux, uy,

V.

va, vb, vc, vd, ve, vf, vg, vh, vi, vj, vk, vl, vm, vn, vo, vp, vq, vr, vs, vt, vu, vv, vw, vx, vy, vz.

W

wa, wb, wc, wd, we, wf, wg, wh, wi, wj, wk, wl, wm, wn, wo, wp, wq, wr, ws, wt, wu, wv, wx, wy, wz.

X.

xa, xb, xc, xd, xe, xf, xg, xh, xi, xj, xk, xl, xm, xn, xo, xp, xq, xr, xs, xt, xu, xv, xw, xx, xy,

\mathbf{v}

ya, yb, yc, yd, ye, yf, yg, yh, yi, yj, yk, yl, ym, yn, yo, yp, yq, yr, ys, yt, yu, yv, yw, yx, yy, yz.

Z.

za, zb, zc, zd, ze, zf, zg, zh, zi, zj, zk, zl, zm, zn, zo, zp, zq, zr, zs, zt, zu, zv, zw, zx, zy, zz.

HOW TO WRITE WORDS.

1. Reject the letters of each word which are not indispensable for the clear intelligence and completion of the idea.

2. Replace these letters with the shorthand signs.

3. Join the signs so as to induce an easy movement of

The student who first follows the examples which I have given him, and afterwards pursues this method in studying the outline of each difficult word that oc-curs, will in a very short time acquire a beautiful facile style of shorthand. Do not depend so much upon forms that are found in this book, but for yourself, study intelligently after the plan outlined and you will most certainly succeed in being to yourself a law of absolute certainty when deciding which forms it is best to use—and without reference to ready-made forms, or the pages of dictionaries.

Your next practice is on words of three-letters.

Ace, add, age, ago, aid, ail, aim, all, amy, and, ant, any, ape, are, ark, arm, ask, asp, ate, awl, and, ant, any, ape, are, ark, arm, ask, asp, ate, awi, awn, axe; bad, bag, bar, bay, big, bin, bed, bee, beg, bet, bey, bob, bog, boo, bow, box, boy, bud, bur, bus, but, buy; cab, can, cap, car, cat, cog, cry, coo, cot, cow, cox, coy; dad, dan, dry, day, dee, den, dew, did, die, dig, dim, dip, doe, dog, dot, dum, dug, dust; ear, eat, eel, eve, eva; fan, far, fat, fay, fed, fee, fry, fen, few, fie, fig, fir, fit, fix, fiz, foe, fog, fop, for, fox, fun, fly; gap, gas, gaw, gay, get, gib, gin, gip, got, gun, guy; gap, gas, gaw, gay, get, gib, gin, gip, got, gun, guy; had, hag, has, hat, hay, hem, her, hew, hay, hod, hoe, hog, hop, hot, how, hid, hie, him, hip, his, hat, hub, hue, hug, hut; ice, ida, ill; jam, jar, jaw, iay, jet, jim, job, jot, jog, jug, jut: kag, ken, kit; lad, lag, lap, law, lax, lay, led, lee, leg, let lid lie, lip, lit, log, lop, tot. low; mad, mag, man, map, mat, may, men, met, mid, mit, mix, mob, mop, mow, mud, mum; nag, nap, nay, ned, net, new, nip, nob, nod, nor, not, now, nun, nut: oak, oar. nip, nob, nod, nor, not, now, nun, nut; oak, oar, oat, ode, off, oft, oil, old, orb, our, out, owe, owl, own; pad, pap, pat, paw, pay, peg, pen, jet, pew, pie, pig, ply, pin, pod, pop, pot, pun, pup, pur, put; rag, ran, rap, rat, raw, ray, red, rep, rib, rid, rig, rob, rod, rot, row, rub, rug, run. rut; sad, sal, sap, sat, saw, say, see, set, sew, sin, sip, sir, sit, six, sob, sod, sog, sol, sop, sot, sow, she, spy, sky, sly, sum, sun, sup; tan, tap, tar, tat, taw, tax, tay, ten, tie, tin, toe, town, ton, too, top, tow, toy, tub, tug. two; urn; vat, vex, vie, vim, vow; wag, war, was, wax; way, wed, web, wee, wet, wig, who, wit, woe; yet, yew, you, yum; zag, zig.

Again, practise on words of 4 letters:—

Able, acre, Abel, blue, beet, boot, boat, bite, bate, ease, owes, oath, shaw, thaw, show, shoe, feed, fade, food, fool, foot, path, bath, veto, pail, pair, part, port, foot, fret, Fred, fall, fell, fill, full, feel, feet, feed, cage, came, cane, cape, care, case, core, cone, cope, cove, ceil, cere, code, cave, dale, dame, dane, dare, date, data, daze, does, dogs, dole, dome, done, dose, dote, dove, dial, dick, diet, dime, dine, dice, dive, deep, debt, deck, died, delt, dell, dent, duke, dupe, duty, each, earl, ears, earn, eats, ebbs, echo, eddy, eggs, ergo, equal, ever, even, exit, eyes; face, fade, fall, fame, fane, fare, fast, fate, fawn, tear, fend, fest, fibs, fide, figs, file, fine, fire.

After faithful practice on these exercises, you begin to make your words shorter and hence swifter, by using the following brief mode of writing, which you must carefully study:-

WRITING EXERCISES.

(See cut at the close of this chapter for help in writing these words.)

Column 1.—pay, bay, tea, try, rich, kate. Column 2.—pit, bit, date, kit, get, vat, wet, yet. Column 3.—patter, better, titter, debtor, chatter, gut-

ter, mother, father, letter.

Column 4.—pray, bray, try, dry, cheer, jeer, care, gray, fray, throw, shrew, more, near, linger.

Column 5.—play, blow, tell, jill, gill, kill, fill, shall, mill, nell, shingle.

Column 6 .- pin, bin, tin, ten, den, chin, jane, kin, gain, fen, vain, then, men.

Column 7.—pnff, buff, tough, dove, chaff, reef, waif

Column 8 .- potion, addition, auction, fashion, evasion, motion, lotion, notion.

Column 9.—

Column 10.—passes, bosses, tosses, doses, cheeses, juices, kisses, guesses, faces, vases, thesis, messes,

noses. lasses, races. Column 11—post, best, test, dust, just, chest, kissed, guest, fist, rest, zest, must, nest, list, rest, west, yeast, host.

Column 12.—poster, boaster, tester, duster, juster, Chester, &c., &c.

Column 13.—pins, bins, tins, dens, chins, Janes, &c. Column 14.—chanced, cantest, rinced.

Column 15.—punster, bunster.

GRAMMALOGUES.

INCESSANTLY OCCURRING WORDS.

1 happy, 2 np, pay 3 put 2 possession, 3 position 1 pass, 2 pays, 3 peace,

piece 1 happen, 2 upon, open

happened, point, 2 opened pound

1 apply, 2 play 2 pray, 3 principle, principal

1 particular, 2 opportunity 1 approve, 3 proof, prove

1 by, 2 be, 3 to be 2 abse, 3 abuse 2 above

1 combine, 2 beεn, 3 boon 2 able, 3 belief, believe-d

2 able to, build-ing 1 liberty, 2 member, remember-ed, 3 number-ed 1 broad, 2 bread, bred

Sentences.

The happy member remembere I the principal principle. We approve of that particular play. The base happened to be above that broad building.

The position pays.

His possessions are abused and it is believed he is not happy.

Liberty is a boon. The broad pass pays. We pray for peace,

T.	D.
1 at, 2 it, 3 out	1 had, die, 2 do, day, 3
1 at his, 2 it is, its, 3 itself	2 did [different, differ-
	ence
1 at all, 2 tell, 3 till	2 advantage, 3 difficult
2 told, till it	2 done, 3 down
1 try, 2 truth, 3 true	1 had not, do not 2 did
	not
1 tried, 2 toward	1 Dr, draw, 2 dear, 3
	during

Sentences.

The Dr. told the truth. We had not the true advantage at all. He tried to tell the different days. It is difficult to die, He did draw towards it.

Ch.	J.
1 much, 2 which, 3 each	1 large, joy, 2 age
2 which is, 3 choose	1 joys, 2 ages, 3 religious
2 which have, 3 chief	1 join, 2 general-ly, 3
	religion
1 child	1 gentleman, joined, 2 gen-
2 chair, 3 cheer	1 larger [tlemen
	2 generation

Sentences.

The child of the religious chief has joys.
They generally choose the larger gentleman
These are the generations which have joy. Each chair is joined.

G.
1 go, ago, 2 give-n 1 God, 2 good 1 gone, 2 again, gain 2 glory, glorify-ied 1 glad, 2 gold 2 great
ces.

Glory to God. That Christian Queen can act Godly, The coin equals the gold case. I called quite often to acquaint myself with them. 1 off, half, 2 if, 3 few

2 have, 3 view 2 heaven, 3 even 1 over, 2 ever-y 2 very, 3 however 1 after 2 father, 3 if there
1 often, 2 Phonography
1 find, 2 fund, found
1 ofter, 2 for
3 for their, for there 2 from, 3 free 3 further, from their

Sentences.

The father of Phonography. Every offer, free. A view of heaven. Half of the fund, however, came from there.

1 though, thy, 2 them, they, 3 thee, thou 1 that, 2 without 1 those, thyself, 2 this, thus, 3 these 2 themselves, this is 1 than, thine, 2 then, 3 within 1 either, 2 other	Th.	Th.
2 there, their, they are	they, 3 thee, thou 1 that, 2 without 1 those, thyself, 2 this, thus, 3 these 2 themselves, this is 1 than, thine, 2 then, 3 within	1 thought 1 author 2 throw, 3 three, through

Sentences.

The author thought this good. They may thank themselves.
The third one there.
Within these cases are three coins.

M.	N.
1 me, my, 2 him, may 1 might, met, 2 meet-ing 1 mad, 2 made 1 matter, 2 mother 1 myself, 2 himself, Miss 1 most, 2 must 1 important-ance, 2 improve, improved imment 1 impossible, 2 improvements 1 man, mine, 2 men, mean 1 mind, 2 may not, amount 1 more, 2 Mr., mere	1 in, any, 2 no, know, own 1 not, night, 2 nature 1 hand, 2 under, end 1 neither, in their, 2 another 1 information, 2 nation 1 influence, in his, 2 knows 2 opinion, none, known 1 nor, honor, 2 near

Sentences.

I met him with Mr. M. near another man's house. A nation may improve in more than opinion.

My mother, Miss N——, Mr. Hand and myself made important improvements. A man may know a mere mite and neither err in opinion nor honor. He made me mind him.

R.	L.
2 are, 3 our, hour 1 or, 2 your, 3 year; 1 art 2 order, or their 1 yard, 2 word 1 rise, 2 rose, 3 ours hours 2 yours, 3 years 1 arch, 2 urge	1 law, 2 Lord, 3 allow 1 light, 2 let 2 latter, letter 1 laws, 2 less, 3 allows 1 line, 2 loan, 3 lean
Santana	2.00

Sentences. The law of the Lord allows yard for yard. Let light rise on your hour of trial. The latter letter with the order for the arch is yours. Our hour is yours.

•	Υ.		
1 why,	2	whether	3
whither			
2 whence	e;	1 whi	le
2 ye;	2	yet;	2
yes		•	
Ť			
	whither 2 whenc 2 ye;	whither 2 whence; 2 ye; 2	2 whence; 1 whi 2 ye; 2 yet;

Sentences.

We win one's will. Where there's a will there's a way. He went away from whence he may not return. While yet ye say not "yes," it won't be well with you.

1 as is (his, or has), 1 as, has, 2 is, his has his, 2 is as (or his) 1 saw, 2 so, us, 3 see his is use (noun) 2 special-ly, 3 speak 1 Scripture; 2 secret 2 spirit 1 signify-ied 2 has (as) to be, 3 is to be 2 first;) 1 sat, sight, 2 2 several, 3 conceive set, sit 2 as it has it, 3 city, is 1 as not, has not, sent, 2 is not it (is on the line) 1 strong, 2 strength 2 send, sound

2. such

Sentences.

2 somewhat

Such Scriptures signify strength. I saw the strong seal of that city. We can conceive of a spirit. I saw him as he sat in secret. It has a use.

2 some;

2 soul, 3 seal

Z-Sh-Zh. H-Ing. 2 was, 3 whose, use (verb) 1 high, 2 he; 2 holy 2 eased, used [ease, easy 2 house 1 language, owing, 2 2 shall, shalt, show, 3 thing, young she, wish 2 shown; 3 sure;

2 pleasure 2 usual;

1 short

Sentences.

A high house, short stick and easy way. He has shown holy pleasure. He used easy language when young.

who

two, too,

Dots-Dashes. Angles and Curves.

Dors. a, an, the, ah! aye how, beyond eh? Dashes. with, when, of, and you, all, O, oh! owe, awe, what, would In phraseography on, and (written should upward), but, are used only initially; and, an, or a, medial or final, is—or!: I may be contracted to before k, l, m, kl, kr, lb, etc. ought, to, but,

Sentences.

How are you. When will you go. Go beyond the two ways! What would you do.

WRITING EXERCISE.

My dear Tom, I shall give you my opinion on Phonography. I think it is an important improvement, and that it will be a very good thing for myself, and equally so for every gentleman who would improve himself in the nature and spirit of those things which are good and true. I cannot see why more do not think

of the general use and importance of it, and how much it would improve them beyond others, as it ever will improve all who have pleasure în it, and whose usual principle it is to think things out, and put them down with their hands. Think how good you, too, might have been at it, if you had improved every particular opportunity which you have had during the year. It will give much pleasure, and O how happy I shall be to see that you are doing what you can to improve in your Phonography. There is a great advantage in it, because if you go on with it, and do not give it up, after a short while you will have much good from it. However, you may not see the trnth of this at first. A while ago, I was told by Dr. T., Mr. J., your prinction. ipal, and other gentlemen, that it was so very difficult that several of their members could not, and so did not, go on with it. I was not told whether these gentlemen are near Glasgow or not. But though one, two, or any large number may call it difficult, yet the truth is given to us that we should use it, and ever do according to it. We may think there is a difference of opinion as to how it is to be done, but if we go through it with care, and do what we can, we shall see that our opinions are not so very different from each other, but, on the other hand, equal. Think upon these things, and above all, remember the language of truth as it is given to us in the Word of God, without which we cannot be, nor do, as we should. When it is remembered that the Lord over all is He whose word to us is "Come to me," and that to him we owe all that we have, we will call upon him with awe, and thank him by whose mere good pleasure it is that we can, under Him, go on toward every improvement.

PHRASES.

And have.	Of course.
And the.	Should be
As well as.	Should do.
Could not.	So that.
Do not.	They will.
Dear sir.	That is.
Had not.	This is.
Has not.	To be.
I am	Which cannot
I do.	We are.
I have.	We have not.
I will.	We have seen
Is not.	You can.
It is.	You cannot.
It is not.	You may.
It is said.	You must.
It should be,	You must not

....It would be.
....You will do.
....You will not.
....May be.
....Yours truly.

PHRASING.

(Note: join words together that have a hyphen between them.)

UNCLE SAM TO HIS NEPHEW TOM.

Tom, my-dear sir,—I-am-glad that-you have come to Glasgow, and-have resolved to pursue your studies at-the Academy. This-is right, and as it-should-be; you could-not have done better, and I-do hope that you-may-be successful, and-that you-will-do as-well-as you-can, so that you-may excel in every department. It-is-said, and of-course we-are all aware of-it, that we have-not all the same capacities for receiving instruction; it-is-not necessary that-we should-have; that is-not a matter of consequence, but it-is of great importance that each should use his talents to-the best of advantage. I-shall-be glad to assist you when I-have an opportunity, as I would had-not you asked me; but you-must remember that you-cannot obtain any great benefit individual exertion on your part. You-must-not forget this and the other maxims we-have so often talked about, for we-have seen that they-are principles which-cannot fail to-be of good service, yea even, that they-will be essential to your success. Be constant and persevering, that-is, do-not study by fits and starts; for that is-not wise, and has-not a beneficial effect. It-would-be for your interest that you should-be uniformly steady, and you should-do what you-can to gain a character for diligence and perseverance. If-you-do-so, I-will give you a reward.

Yours truly, Uncle Sam

	Uncie Sam.
And have beenAnd have doneAnd have theirAnd is notAnd need notAnd neverAnd thatAnd theAs far asAs good asAs if thereAs long asAs soon asAs soon asAs the been dayAt leastAt the present dayAt the present timeBy which they areCommon-placeDay by day	Hetheynbe asHow will heI admitI am gladI am certain that you areI dare sayI have been toldI may as wellI must beI think there isI think there will beI will sayI wish thenIf everIf there is to beIn comparison withIn consequenceIn like mannerIn order
Day by day Day after day	In order In reference to
From day to day For ever and ever For his	In regard to In relation to In respect to
For his own sakeFor this reasonFrom theHaye had	Insomuch asIn the first placeIn the next placeIn the second place

Have not	In the third place
In the last place	Time to time
In this neighbourhood	
In which it has appeared	To become
In which it has appeared	To shareh
It could not be	To church
It is most certainly	We are
It is well known	What can be the reason
My brother	What may not
My beloved friends	What were
My dear sir	What were their reasons
My dear sister	Which have not
My fellow citizens	Which is now
My text	Which must not be
Of such as have	considered
Of which it has been	Which were not
	Which we
Of which it must be	
On the committe	Who have been
On the other hand	Who will not be
On the part of	With reference to
On their own	With regard to
Should be able to	With respect to the
So there is	With such
There is another point	With which it has been
There is another subject	Would have been
There were	Would have to be
There were some	You are not
	You will be sure to
Though there is	· · · · I ou will be sure to

TO BE REMEMBERED.

- 1 Perpendicular and sloping letters are written from top to bottom.
- 2. Horizontal letters are written from left to right.
- 3 The letter when standing alone is always made upwards.
- 4. All the consonants in a word should be written without lifting the pen, the second letter beginning where the first ends, and so on.
- 5. Where a straight letter is to be repeated it is made double length.
- 6. The stroke is used in all words that begin with the sound of z.
- 7. Stroke must be used when a vowel immediately precedes or two vowel sounds immediately succeed it.
- 8. There is no f or v hook to curved letters, but the hook may be shaded to add v or f.
- 9. Stroke f, v, n after a straight letter indicates a final vowel sound, thus, coffee, heavy, many, not, cough heave, men.
- 10. No final vowel can be placed after the t or d added by halving; thus would not be India, practice, faulty, but, iniad, prakits, faulit. The correct forms are

DIFFICULT JOININGS.

- 1. When one of the l or r hooked letters follows the circle s, and a perfect hook cannot be formed, an imperfect one will suffice; thus explain; or it may be omitted, writing subschibe for subscribe, superskibe for superscribe.
- 2. After t and d, the circle may be turned to the right in order to form the treble consonants skr, sgr, showing the r in each; thus, describe, disgrace, disagree.

- 3. In the combinations tsk, dsk, pst, dsg, etc., the circle is written on the outside; thus, task, desk, paste, disguise.
- 4. S is joined to any consonant of the pl series, or to w; thus, supply, supple, settle, saddle, sickle, suffer, sway.
- 5. At the end of a straight letter which begins with a hook or circle, or springing from a curve, the tion hook, when final, is written on the opposite side, that the straightness of the letter may be preserved; thus, oppression, correction, collection, circulation, recreation, station, section, secretion, affection, selection.
- 6. When two vowels occur either before or after a consonant, the vowel that is sounded nearest to the consonant should be written nearest to it; thus, iota, Messiah. When two vowels occur between two consonants, one is placed to each; thus, Diphthongs i-a, oi-a may be written thus, diamond, royal; and when the accent falls on the second syllable, thus, biography, diagonal.
- 7. The upward h may be joined to p, t, ch, thus: behave, , Tahiti, Jehovah.

writing and forming the circle when vocalizing.)

" " " " n, ng, , enhance. " " r, w, y, h, Rehob

Whatever relates to the outlines containing p, t, ch, k, sh, th, s, f, relates also to their corresponding heavy letters b, d, j, g, zb, th, z, v.

8. The downward h may be joined to ch or j, thus:—

. John.

The downward h may be joined to s, thus:

Soho
to s, or sh, thus:

(first writing), and to p, k, m, n, l, r, (up),
thus:

Abraham, cohort, Mahomet,
Nahum, Elihu, Rehum, Aarhuus.

- 9. A hook may sometimes be written when vocalizing; thus, first write , then make it , inflict.
- 10. 1—When p occurs between m and t, omit it.

 2— " t " s and any consonant, omit it.

 3—When k occurs between ng and sh or t, omit it.

 4— " g " ng and sh, omit it.

 9

EXAMPLES.

- 1. stamped, cramped, thumped.
- 2. mostly, restles, postpone.
- 3. postage stamps, testament, new testament.
- 4. anxious, sanction, distinct.
 distinguish,

METHODS OF ABBREVIATING.

1. The connective phrase "of the," is intimated by writing the words between which it occurs near to each other, thus showing that the one is of the other: thus, love of the beautiful, plan of the work.

The prefix con or com cannot be mistaken, in writing, for this mode of expressing of the.

- 2. The, the most frequent word in the English language, may be expressed by a short slanting stroke joined to the preceding word, and generally written downward; thus,
 - in the, for the, of the, with the, to the; but when more convenient, it is written upward; thus, at the, on the. The first stroke of on the is made sloping to keep the sign distinct from I. This the tick never BEGINS a phrase.
- 3. A or an is joined to the preceding word by or; thus, if a, in a, with a, at a, on a, of a, to a. The last two forms must be very carefully made.
- 4. He, when following another word, may be written by a heavy, perpendicular tick; thus, if he, for he when he was, that he, except in the case of which he.
- 5. The following prefixes are written near the remaining part of the word, but in reporting (except the dot con) it is frequently allowable to join them, to save time.

Con or com is expressed by a light dot, written at the beginning of the word; thus, contain, comply. When con is preceded by a consonant, either in the same or the preceding word, con or com is understood by writing the syllable that follows, under or close to the consonant that precedes; thus, in constant, accomplish (in practice the vowel of ac may be omitted), decompose, discompose, discontent, irreconsilable, (with downward r) reconcilable (with up r) misconduct, recommend, uncommon, unconfined,

you will comply, I am content and contrive, and compare, and connected, and consented, has commenced, and is content.

A prefix resembling in sound any of the above may be written in the same manner, thus, accompany (ac kum pany), re cog nise, cir cum spect, cir cum stances cir cum. scribed, in cum bent, enterprise.

- 6. Inter, intro as interview, introduction,
- 7. Magna, magnify. as magnanimous.
- 8. Self, as self-same; self-control.
- 9. The prefix in or un may be expressed before the treble consonants spr, str, skr, and before h, by a hook; thus inspiration, instruct, strung, unscrew, inscription, inhuman. This abbreviation cannot inherit, safely be used in insolvent, insoluble, unholy, etc., insolvent. unholy, would not be sufficiently distinct from solvent, holy.
- 10. The following affixes are written near the preceding part of the word: ing is expressed by a light dot at the end of a word; thus, eating; or by the alphabetic writing, parting ; as evening. Ings is written by , or or by its alphabetical form ; as mornings, sayings. The stroke engravings, doings, ing is most convenient after the circle s, as facing; also after b, d, upward, r, l, up or downward, w, y, th, sh, stroke n, upward h; as reading, following, being, failing; and whenever it may be joined to the preceding letter by a short and easily-written angle; as printing. After light letters the dot ing is better. laughing. supping,
- 11. Any consonant when disjoined from that which precedes it, expresses thereby the addition of ality, ility, or arity, or any other termination of similar sound; thus:

carnality barbarity,
formality, peculiarity,
penalty, popularity,
probability, regularity.

12. Ly as heavenly. This affix does not interfere with ality. It is generally more convenient to join l; as goodly.

- 13. Mental, mentality, as instrumental or instrumentality; fundamental.
- 14. Self, as thyself. Selves, as themselves.
- 15. Ship, as stewardship. Sometimes the two letters sh, p can be written faster, if joined, than a separate sh; thus friendship.
- 16. A logogram (word-letter) may be used either as a prefix or affix; thus lordship, afternoon, undertake, hereafter, indifferent.

CONTRACTIONS.

Acknowledge Advertise-ment Agriculture

Altogether Anything Anniversary

Applicable-ility Archbishop Architect-ure

Assembly Atonement Attainment

Bankruptcy Baptist-sm Baptize-d

Benevolent-ce Benignant-ity Cabinet

Capable-ility
Catholic
Chapter
Character

Commercial
Exchequer
Exchequer bill

Characteristic

Executor

Executrix
Expect-ed-ation

Expensive Extinguish Extraordinary

Expenditure

Extravagant Familiar Financial

Forgery Friendship Contingency Controversy-sial

Danger Defendant Deficiency

Democracy-tic Destruction Difficulty
Dignity

Disadvantage Discharge

Dissimilar Distinguish Doctrine

Domestic Ecclesiastical Enlarge-d

Entertain Episcopalian Especial-ly

Essential-ly Establish-ed-ment Evangelical

Example Kingdom Knowledge

Magazine Majesty Manuscript

Mechanic-al Merciful Messenger

Misdemeanor Mistake More than

Mortgage Natural-ly Never Govern-ed-ment

Immediate Immediately Imperfection

Impossible Inconsistent Influence-d

Influential Information Instruction

Inscription Insignificant Insignificance

Interest Intelligent Intelligence

Impracticable Indenture Independent

Indignant-tion Indiscriminate Indispensable

Individual Inform Irregular

Irrespective Jurisprudence Publication

Phonographer Phonographic Phonetic Society

Recognizance Rather Reformed

Reformer Reformation Regular

Remark-ed-able Represent-ed Representation

Representative Republic Respect-ed

Reverend Regeneration Resignation

Responsible Resurrection Revenue

Reverence Satisfaction Nevertheless Next Nothing

Notwithstanding Now Object

Objection Obscurity Observation

Original Parliament-ary Peculiar-ity

Perform-ed Performs-ance Perpendicular-ity

Perspective Plaintiff Plenipotentiary

Popular Practice-d Preliminary

Preservation Probable-bly-bility Proficiency

Proportionate Prospective Public

Subservient Surprise Sensible-ility

Subscribe Subscription Substantial

Sufficient-cy Superficial Superscription

Temperance Seciety Testimonial Thanksgiving

Transubstantiation Together Thankful

Transcript Transgress Transgression

Understand Understood Unexampled

Uniformity Universe Universal Satisfactory

Something Stranger Spelling-Reform Unquestionable Whatever Whenever

Yesterday

Subject

The following is an excellent praxis on the foregoing, having in it all the contractions given above:

My object is to call your immediate attention to a subject of remarkable interest to every member of the Phonetic Society and especially to every Phonographer whose practice it is to write manuscripts and make transcripts with his phonographic characters. For your especial information I may remark that Phonography was first published in 1837, or rather I should say that its publication dates from 1840, for then it received its publication distinction name. The Phonography peculiar and distinctive name. The Phonetic Society was established in 1843, and has received the support of Rev. gentlemen, editors of magazines, architects skilled in architecture, public messengers, and members skilled in architecture, public messengers, and members of the Temperance Society, and other Reformers, who, thankful for such a regular and natural way of spelling, gave their influence to spread a knowledge of Phonography, and to establish the essential principles of the Spelling Reform whenever they had an opportunity. Nothing could be more simple, uniform, and beautiful than the primary doctrine of the Spelling Reform, that every sound in the language should be represented by only one sign, and that each sign should represented by only one sign, and that each sign should never represent more than one sound; but in Phonography, for the sake of brevity and facility in joining the strokes, some exceptions are allowed, and every letter is made the representative of some common word. There is something in this popular system which immediately commends itself to all who acknowledge this true principle of spelling. The annual supscription to the Phonetic Society is 1s., and those who neglect to pay this, transgress the laws of the Society: the danger of which transgression is, that their names will be struck from the list of members. I have always regarded this Society as an establishment of great importance, essentially catholic in its spirit, and thought it was impossible for anyone to object to it; but to my surprise I found yesterday that I had made a mistake, when I understood that some persons, certainly not very influential, had raised an objection to the Society, or rather, had asked, "What good will it do me to join it?" Anything more inconsistent was altegether more it?" Anything more inconsistent was altogether more than I could understand. Nevertheless I would say to such men, that notwithstanding their knowledge upon other subjects, and whatever others may think of them, they are greatly mistaken in this respect. Probably their minds have been influenced in a wrong direction, but I expect they will now take a more enlarged view of the subject, and try to gain a satisfactory understanding of it, and the important objects for which it was established, and that thus they will be led to see what a remarkable advantage it would be as a means of instruction in the principles of speech, and as adapted to reform the representation of the English language. Now, I think if they would do this, the next thing we should have the satisfaction of hearing of would be, that they were giving their influence, together with their subscriptions, to help it forward, and to publish a knowledge of Phonography in every kingdom and republic in the world. To enlarge on the probable results of this

reform is a task I am unable to perform. Its great peculiarity is, that it would make a thorough reformation in our spelling, and introduce a uniformity which would lead to the destruction of our irregular and false orthography. I expect so many domestic and other blessings to arise from this, that I hope the subject will be brought under the notice of government and occupy the attention of Parliament, as I think it more important than many matters of Parliamentary discussion. discussion.

WORDS ENDING IN	R AND L.
l. car. 2. coheir, core,1.	shire
corps (kor)	2 share, ashore, shore
3. cower, cure	shower (one who shows)
1. carry. 2. curry	3 shear, sheer, shower (of rain)
1. goer, augury 2. gore, gory. 3. gear2.	
1. hire1.	happier, par, pyre
2. her, hair, hare,	2. pair, pare, pear, payer, pore, pour 3. appear, power, peer
1. harrow. 2. hurry. 3. hero.	pier, pure
1.	ball, bawl, belie, bile
1. attire, tar, tire	boil, bye-law 2. below, bail, bale,
2. tare, tear (to rend) tore	bell, bellow, belly,
3. tear (from the eye)	bewail, bowl
tier, tour, tower	3 bill, billow, bowel(s) bull, bully
1. tarry, tyro. 2. tory	fall, file, foil, phial
l. dire, dyer	2. fail, fell, foal
2. adore, dare, door.	3. feel, fill, fool, foul,
3. deer, doer, dower	fowl, fuel, awful
1. diary. 2. dairy, dory1.	
	2. fellow, folio.
l. char (to burn)	3. fully, filly
2. which, were, char1.	
	2. avail, vale, veil,
	vell 3. <i>vowel</i> , avowal, veal
cherry	o. 00000, a 10 wai, 1 cai
1.	value, valley, viola,
	volley
	2, vale (Lat) 3. villa
	wallow, wily
	B. willow, willy, wooly
1. wall. 2. wail. 3. wool1.	2. gaol, jelly, jowl
1. loyal, loyally, loll	B. gill, jewel
2. lowly, lull, 3. ill-	7 47 11 11
	happily, appall, pall
	oile 2. pail, pale, pole,
3 rule, real, reel, rill,	ooll, opal
rowel	B. appeal, peal, peel,
	oill, pillow, pool, pull oule, pulley
2. relay. 3. hourly, (Write ha	ply with the upward h, to

really

2. early, earl, aerial, airily, oral, orally 3. yearly	 parry, opera perry, apiary Peri
1. annual, annually 2. only, annul, inlay, knerl, nail, null, knoll 3. anneal, inly, kneel newly, nil, nilly	1. by your, bar, buyer 2. bare, bear, boar bore, burr 3. beer, bier, boor, bower
1. mall, mallow, maul, mile, moil 2. mail, male, melée, mellow, mole, mull 3. meal, mealy, mewl, mill, mule	 berry, bewray, borough, bureau, burrow, bury. 3. bowery far, afar, fire
1. callow, caul, chyle coil 2. coal, cole, cull, kail, kali 3. keel, key-hole, kill cool, coolie, cowl	2. affair, fair, afore, fare, fir, fore, four, fur,. 3. fear, fewer 1. fiery, farrow, foray 2. fairy, ferry, furrow, furry. 3. fury.
l. guile, gall, galleyl 2. gaily, gala, gale, goal, gull, gully, ugly 3. gill	t. ivory. 2. aviary, ovary, vary 3. a-vower, avowry, veer, viewer
2. whole, hole, hell, hail, hale, hull 3. heal, heel, hill,	 we are, wiry. 2 aware weigher, wary, worry 3. wooer, weary lawyer, liar, lier, lyre
1. hallow, hallo, holla, hollow, holly 2 halo. 3 halloo, hilly	2. allayer, lair, layer lore, lower 3. al-lure, leer, lower (threaten)
l. at law, tall, tallow,l tally, tile, toil 2. it will, 'twill, tail,2 tale, toll 3. tool, outlaw, out2 lay, towel	2. rare, roar. 3. rear 2. error. 3. arrear
l. dally, dial, doll, idol idle (join in both),l oddly 2. daily, ideal (join) dahlia, dale, delay, dell, dole, dull, dwelln	2. ne'er. 3. inure, newer
3. duly, deal, dooly, dowel, dual, duel12. which will 3. each will, chill, chilly	. mar, marrow, marry, mire, miry, morrow 2 emery, mare, mayor merry, mower, myrrh 3. amour, immure, moor
CON DOT OMI	TTED.

CON DOT OMITTED.

The dot for the prefixes con, com, and the adverbial termination by, may sometimes be omitted without danger of illegibility. It will be found more convenient to join l for ly, whenever it forms an easy angle with the distinguish it from happily.)

The dot for the prefixes con, com, and the advertical termination by, may sometimes be omitted without danger of illegibility. It will be found more convenient to join l for ly, whenever it forms an easy angle with the preceding letter, as in the words utterly, idly. In the following and a few other words, the dot

for the prefixes con and with safety:	com may generally be omitted	adamant diamond	continuity tenuity			
Combine	\dots Consider	adapt adopt	devotion division			
Combined	Considered	address	eighteen			
Combination	\cdots Considerable	dress	ten (figures are safer)			
· · · · Commandment	Consideration	administration	else (in phrases, write else			
Communicate	Consist	demonstration	down and less up)			
···· Company	Consistence	advocate defect	less eff <i>e</i> ct			
····Comparative	Consistency	afore	fact			
Comparatively	Consistent	fore	endued (join u to the end,			
Complete	Consonant	aliment element	endowed exorcise			
Compliment	Consonantal	anomaly	exercise			
Conceive	Constant	animal	expiate			
Concern-ing	Constancy	annual only	expect extr <i>i</i> cate			
Concerned	Contain	antechristian	extract			
Concert	Contained	antichristian	exultation			
Conclude	Contains	anterior interior	exaltation failings			
Conclusion	Contemplate	apathetic	feelings			
Condensation	Contemplation	pathetic	furrier			
Confidence	Continual	apologue, 1 epologue, 2	immigration			
Conjecture	Continue	apportion	emigration			
Conscience	\dots Contracted	portion	incautious			
Conscientious	Contrariety	apposite opposite	noxious inefficacious			
Conscientiousness	Contrary	apposition	infectious			
Consciousness	Convenience	opposition	innovation			
Consequeuce	Conveniency	appraise praise	invasion lad <i>y</i>			
Consequent	\dots Convenient	approbation	lad			
Conservative	Conversation	probation	liar			
MUST B	E WRITTEN.	approximate proximate	lawyer l <i>o</i> ss			
of each pair of the follo which the reporter will me always be written, that the	t, marked in italic in the first wing words (and a few others eet with in his practice) should he first word may not be read	Armenian Arminian army	laws lost last			
for the second, which ma		arm	Mar <i>i</i> a			
abstract-ion obstruction	congregation aggregation	attempt tempt	$_{\mathrm{monarch}y}^{\mathrm{Mary}}$			
acorn corn	contemporary temporary	avocation vocation	monarch monk <i>ey</i>			

clannish	monk
clownish	note
competence	nature (gram. nt)
pittance	obsolete .
•	
competition	absolute
petition	pocket
composition, 3	packet
position, 3	snow
comprehend	sun
apprehend	$\mathrm{sulph}i$ te
concession	sulphate
session	vesture
,	,
concord	visitor
accord	v <i>o</i> lu ble
concordance	valuable
accordance	available
accordance	avanable
condescend	
descend	voracity
uescenu	veracity
	veracity

AFFIRMATION AND NEGATION.

Positive and negative words that begin with il, im, in, ir, should be distinguished by doubling the first consonant; words in ir being written according to the rule of the upward and downward r; thus:

....illegallegal ... illegiblelegibleimmaterialmaterialimmoralmoralimmortal ····mortal noxiousinnoxiousirrational rationalresoluteirresolute

Write both the downward and upward r in the negative when the downward letter does not produce a

good joining.

In phrases, unimportant words, such as the, of, or, etc., may be omitted when their expression is inconvenient; thus on (the) other hand, for (the) sake two (or) three. See other examples among the of,

REPRESENTATION OF FIGURES.

Figures should generally by represented by the ordinary Arabic numerals, although in some instances they are not quite so brief as the words phonetically written; they are somewhat more legible, since their distinctive character renders them conspicious amidst the general writing—a great advantage when notes have often to be referred to. When, however, several cyphers occur, the number represented by them should be expressed in shorthand, thus: 30 , 44

rather than 30,000, 44,000,000. "Thousand pounds" should be expressed by words, thus: 150 000; 1,500 = £1,500,000. This saves the writing of three cyphers at the end, and the £ at the beginning. In rapid reporting, the following shorthand letters, written close to the figures, will be found useful: hundred, thousand, million, hundred hundred million, thousand, billion; as, 3 =500,000; 1 =100,000,000; 3,000; 5=700,000,000; 1=1,000,000,000. 3,000,000; 7

REPORTING SERMONS.

In reporting sermons, indicate the Book or Epistle, Chapter and Verse, in quotations from the Scriptures, thus: Place the figure for the Book or Epistle in the first position, for the Chapter in the second position, and for the Verse, in the third position. By this method the Book, Chapter and Verse may be written in any order by means of the figures only, and without danger of ambiguity.

Intersected Words.

Official titles, names of public companies, and any words or phrases that do not otherwise admit of easily written forms, may be abbreviated on the principle of intersections, that is, by writing some one prominent letter across another, as in the following examples. When the positions of the letters do not admit of intersection, the second letter is written under the first:

.... Grand Trunk Ry. Canada Atlantic Ry.Intercolonial Ry. Canada Pacific Ry. Capital Punishment North Shore Ry. Quebec, Montreal, Capt. CastonCapt. ReynoldsCapt. VivianCol. Dixon Ottawa and Occidental Prof. SmithCol. JohnstonPrincipal MacCabe,East India CompanyGreat Western Ry.

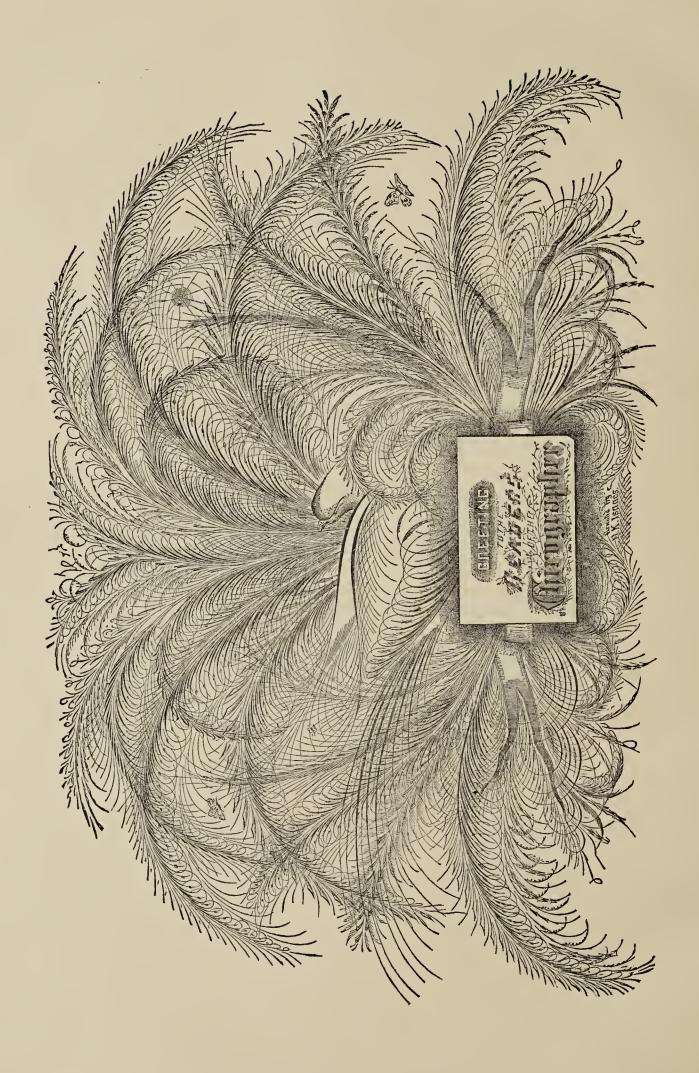
Distinct outlines may be provided for such words as arm, room; ermine, Roman; Armand, remedy; Armenian, Roumanian, etc., by writing the first word of each pair with the downward r, and the second word with the upward r. Examples: arm,room; Roman; remedy; ermine, Armada, Armenian, Roumanian an.

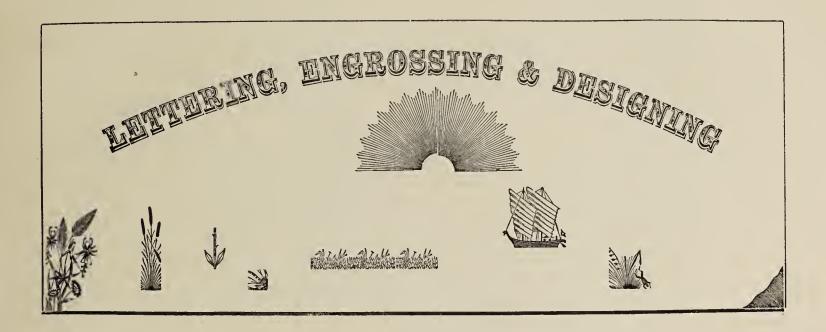
SPECIAL PHRASING.

Clerks in offices, and reporters in special fields of science or literature, often get up their speed by making for themselves lists of phrases occurring incessantly in their lines. For example, a shorthand writer in a legal office will require a different phraseology and consequent phraseography. By taking leading words and by representing them with a single letter, he can easily arrange for himself a complete set of special phrases. One such word would be abstract, represented by the letter b. In railway offices one such word would be railway, represented by the letter r.

CONTRACTIONS.

	Letter.	$egin{array}{c} \mathbf{Half} \ \mathbf{lengthto} \ \mathbf{addtord} \end{array}$	$egin{array}{l} ext{Double} \ ext{length.} \ ext{Adds} \ ter \end{array}$	R-hook.	L-hook.	N-hook.	F or V hook.	Tion hook.	S circle.	S S circle.	St loop.	Str.	NS	N St.	N Str.
Р															
В	•••••					• • • • • • •									
\mathbf{T}							• • • • • • •						• • • • • • •		
D															
Ch														• • • • • • •	
J														• • • • • • •	
K														• • • • • • • •	
G										••••					
F	• • • • • • • • •										;			• • • • • • •	
V	• • • • • • •								••••	• • • • • • •	• • • • • • • •		• • • • • • •	• • • • • • •	
Th Th	•••••											• • • • • • • •	• • • • • • • •	• • • • • • •	• • • • • •
s				••••		• • • • • • • • • • • • • • • • • • • •			• • • • • • • • •			• • • • • • •	• • • • • • • • • • • • • • • • • • • •		••••
\mathbf{Z}									• • • • • • •			,	•••••	• • • • • • • •	• • • • • •
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LETTERING.

SETTERING is very useful to one in any station in life, but especially so to the teacher, draftsman, painter, and engraver. It is easily learned, by the use of an ordinary pen, "J" pen, quill pen (cut square off), and brush. Any or all of these instruments may be used to letter a piece of work. Ordinary black or colored inks may be used, or paints of any quality according to the fineness of the work to be done.

The principles of each alphabet will be seen in the cuts. Practice should first be on these. Then the easy letters of the alphabet. See pages 82.

ENGROSSING.

Engrossing is finer, more delicate, and pays better perhaps than other penwork; though in Canada illuminating is much preferred to Indian ink work. Why this is I cannot tell, unless it is a relic of our barbarous origin. All Indian tribes love green, blue and yellow daubing. Indian ink work expresses a decidedly better taste. Among the grandest art creations in christendom are those worked out with the steel pen and Indian ink. Sample of engrossing on page 51.

DESIGNING.

No matter how artistic and perfect a man's drawings may be, they fall far short of our admiration unless the design be well conceived and carefully wrought out. No department of drawing is more useful in this and perhaps many other countries. The inventive faculty is exercised, and the taste improved. Designs for window shades, blinds, wall paper, carpets, china, clothing, etc., may be wrought out by a person of ordinary intelligence; and with a little knowledge of color contrasts and the use of paints, beautiful results may be obtained, either for home decoration, exhibition, competition or the mart. Sample of designing on page 51.

PRAXES.

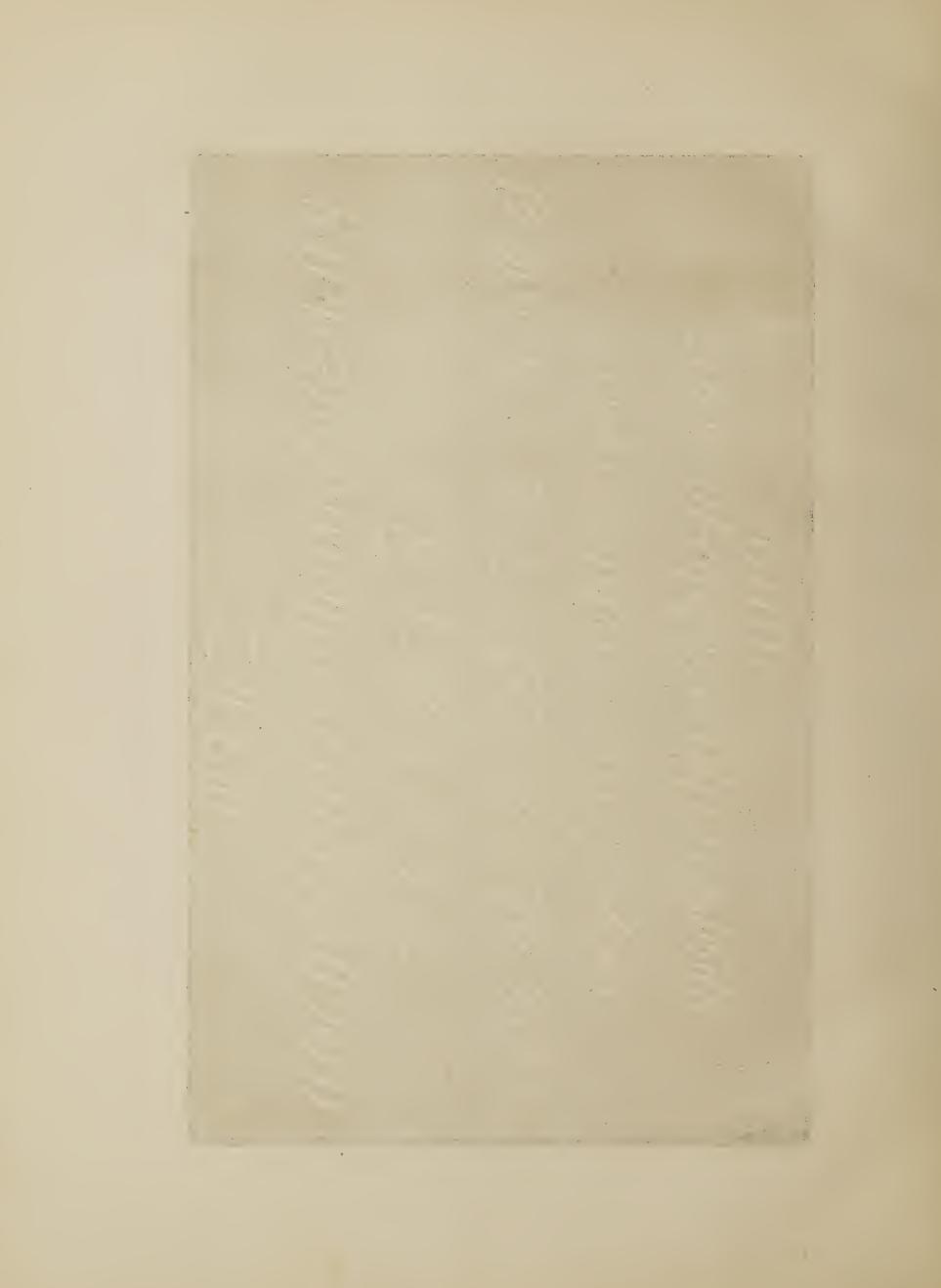
The figures given in this chapter on page 83 afford good preliminary practice, either to lettering, engraving or designing. When they can be drawn with ease and accuracy, it is advisable to proceed a step farther. Use pen, rule and compass.

The following definitions should be carefully studied and applied in your subsequent work :

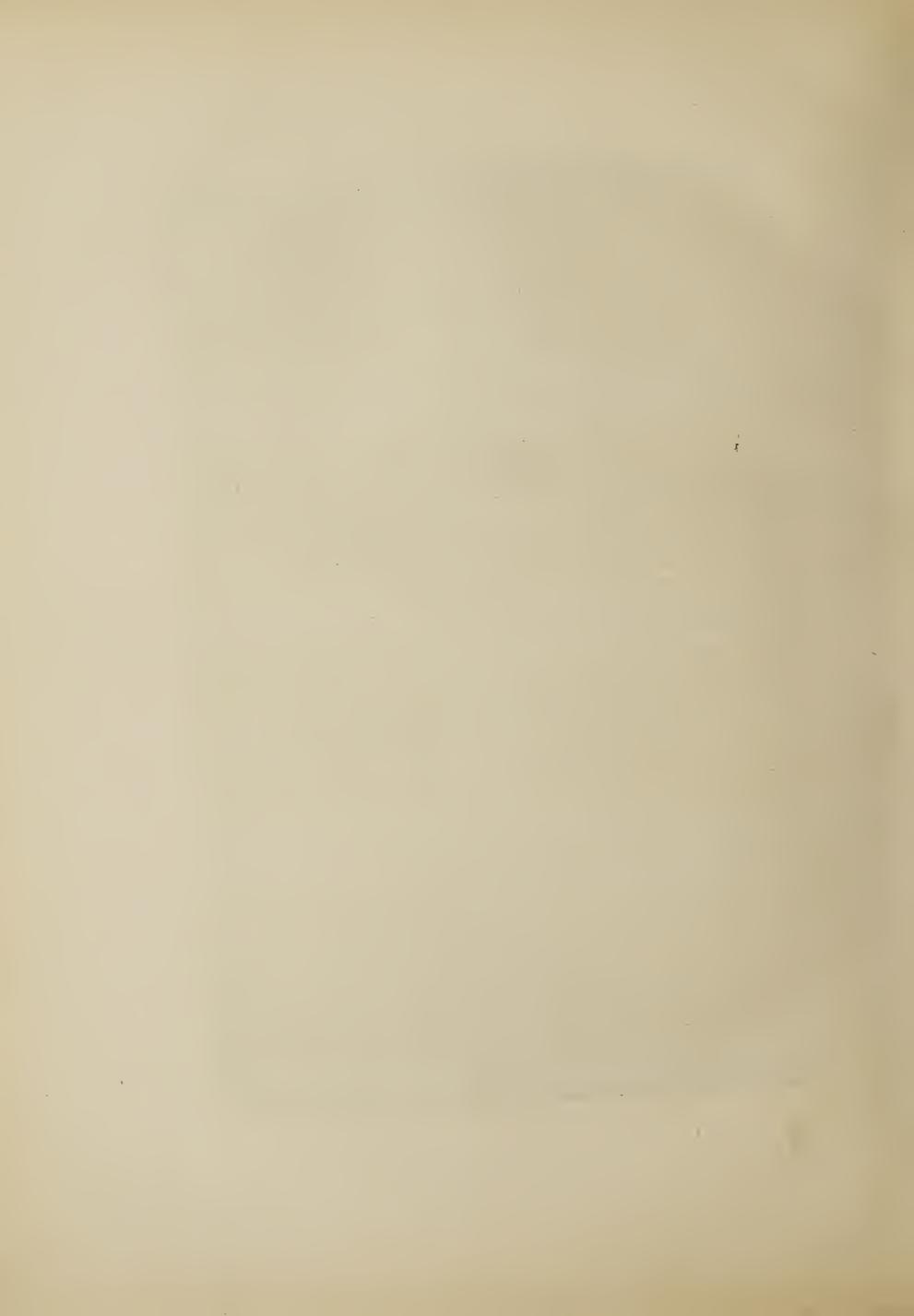
- 1. A point is simply a position or place, without size, and may be indicated in different ways.
- 2. A horizontal line is a level straight line, inclining neither up nor down.
- 3. A vertical line is a straight line which runs up and down, inclining neither to the right nor to the left, neither backwards nor forward.
- 4. An oblique line is a straight line, neither horizontal nor vertical, but slanting.
- 5. Parallel lines are lines running side by side in the same direction, and never meet, being the same distance apart throughout their whole length. They may be straight or curved, vertical, oblique or horizontal.
- 6. A right angle is formed by the meeting of two straight lines perpendicular to each other. TLFEH contain right angles.
- 7. Any angle that is less than a right angle is called an acute angle. V W Z M N contain acute angles.
- 8. Any angle that is greater than a right angle is called an obtuse angle. XAYK contain acute and obtuse angles.
- 9. A triangle is a three sided figure.
- 10. A right angle triangle is a three sided figure containing one right angle.
- 11. An obtuse angled triangle is a three sided figure containing an angle greater than a right angle.
- 12. An acute angled triangle contains an angle less than a right angle.
- 13. An equilateral triangle is a plain, three sided figure, having all its sides equal and all its angles equal.
- 14. An isosceles triangle is a plain three sided figure, having two of its sides equal and two of its angles equal.
- 15. A scalene triangle has none of its sides nor angles equal.
- 16. A parallelogram is a plain four sided figure having all its sides equal and parallel.
- 17. A square is a plain four-sided figure, having its sides equal and its angles all right angles.
 18. An oblong is a four sided figure having its opposite sides
- 18. An oblong is a four sided figure having its opposite sides equal and its angles all right angles.
 10. A phombus is a plain four sided figure having none of its.
- 19. A rhombus is a plain four sided figure having none of its angles right angles.
- 20. A rhomboid is a plain four sided figure having its opposite sides equal, but none of its angles right angles.

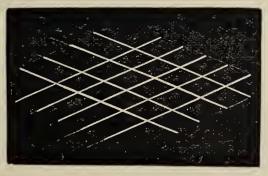
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CONTRACTOR SECTIONS minimuopoustumning umnoporstudux.

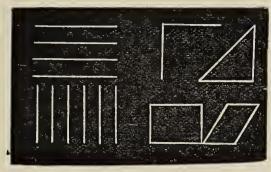




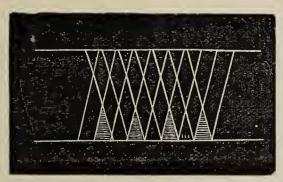




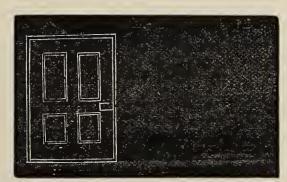
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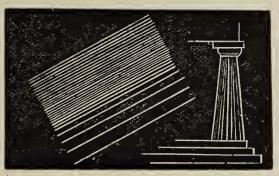
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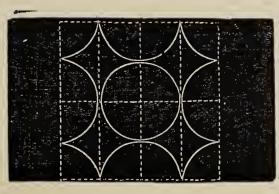
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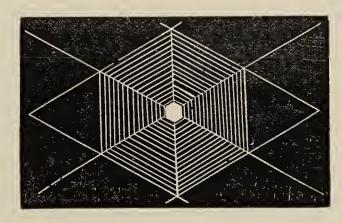
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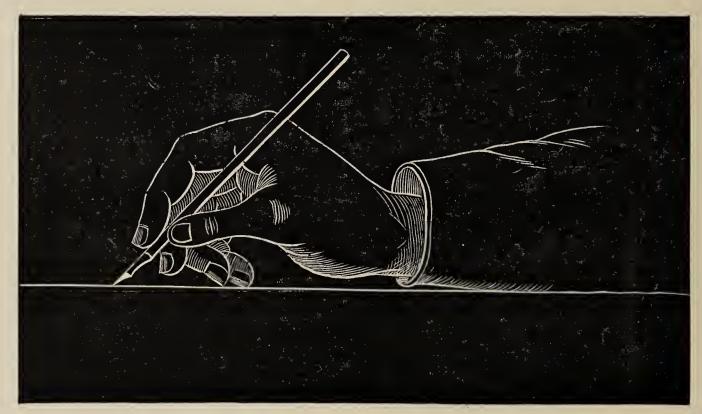
No. 9.



No. '11



No. 12



PENHOLDING BY D. J. BANNELL SAWYER.



The ordinary forms used in business are Receipts, Promissory Notes, Drafts, Bills of Exchange, Invoices, Cheques, Due Bills, Orders, Protests, Account Sales, Leases, Bonds, Mortgages, Deeds, Manifests, Contracts, Bills of Lading, Releases.

I have written all the forms given, as nearly alike as possible—changing only the names and words absolutely necessary—so that the student may readily see their similarity as well as unlikeness.

One should know at least four things about every business paper, viz: 1. What it is. 2. Its form. 3. Of what use it is. 4. What are the laws that affect it?

1.—WHAT THEY ARE.

- 1. A Receipt is a written acknowledgment of having received a certain sum of money or other valuable consideration.
- 2. A Promissory Note is a written promise to pay unconditionally, and at all events, a certain sum of money.
- 3. A Draft is an unconditional written order, addressed by A. B. to C. D. directing him to pay to E. F. a certain sum of money.
- 4. A Cheque is an order for money on a Bank or Banker, payable to the bearer, or his order.
- 5. A Due Bill is a written acknowledgment of a debt.
- 6. An Order is a request from A. B. to C. D., requesting him to pay to E. F. a certain amount on A. B's account.
- 7. An Invoice is a detailed statement of the items, prices and amount of a single purchase; and gives the names of the purchaser and seller, together with the date of the transaction.
- 8. A Bill of Exchange is a written order from one person to another, directing him to pay to a third person a sum of money therein named, and usually the bill is made payable, not to the payee alone, but also to his order or to
- 9. A Protest is a written notice from a Notary to the issuer of a note, acceptor of a draft, endorsor of a draft, or endorsor of a bill, to the effect that the bill has not been paid at maturity.
- 10. An Account Sales is a statement of the sales of goods previously received to be sold on commission, with the charges incurred thereon.
- 11. A Lease is a written agreement between a landlord and a tenant.
- 12. A Bond is a written contract which binds the giver to do, perform, or fill by a stated time, what is therein specified.
- 13. A'Mortgage is a pledge of property given by a debtor to a creditor.
- 14. A Deed is a writing sealed and delivered, to testify the agreement of the parties to the thing contained in the deed. All instruments that are given under seal are by law known as deeds; but in common acceptation a deed is a conveyance of land.
- 15. A Manifest is an invoice of the cargo of a vessel with the mark, number, or description of each article or package.

- 16. A Contract is a written agreement.
- 17. A Bill of Lading is a written acknowledgement of the receipt of goods, signed by the master of a vessel, who undertakes, with certain exceptions, to carry and deliver them for a certain freightage, to the person to whom they are addressed, or order, in as good condition as when received.
- 18. A Release is the conveyance of a man's interest or right in a thing to another who has possession thereof or some estate therein. In the United States, etc., this conveyance is known as a quit-claim deed.

2.—THEIR FORMS.

I, RECEIPTS.

Form A.

1.—To Apply on Account.

\$35.00.

Ottawa, Ont., July 1, 1884.

Received of W. C. Gibson, thirty-five dollars to apply on account.

W. J. Evans.

Form B.

2.—In Full of Account.

Ottawa, Ont., July 1, 1884.

Received of W. C. Gibson, thirty-five dollars, in full of account.

W. J. Evans.

Form C.

3.—In Payment on a Note.

\$35.00.

Ottawa, Ont., July 1, 1884.

Received of W. C. Gibson, thirty-five dollars, to apply on his note, dated April 1st; which amount is indorsed on the same.

W. J. Evans.

Form D.

4.—For Rent.

\$35.00.

Ottawa, Ont., July 1, 1884.

Received of W. C. Gibson, thirty-five dollars, for one month's rent of house No. 108 Slater St., in advance.

W. J. Evans.

2. PROMISSORY NOTES.

Several Note.

Ottawa, Ont., July 1, 1884.

\$35.00. Four months after date, I promise to pay W. C. Gibson, or order, thirty-five dollars, value received.

W. J. Evans.

Joint Note.

\$35.00.

Ottawa, Ont., July 1, 1884.

Four months after date, we promise to pay W. C. Gibson, or order, thirty-five dollars, value received.

> W. J. Gage. W. J. Evans,

Joint and Several Note.

\$35.00. Ottawa, Ont., July 1, 1884.

Four months after date, we, jointly and severally, promise to pay W. C. Gibson, or order, thirty-five dollars, for value received.

W. J. Evans.

Non-negotiable Notc.

\$35.00. Ottawa, Ont., July 1, 1884.

Four months after date, I promise to pay W. C. Gibson, thirty-five dollars, value received.

W. J. Evans.

3. DRAFT8.

Ottawa, Ont., July 1, 1884.

Four months after sight, pay to W. C. Gibson, or order, thirty-five dollars, value received, and charge the same to account of

W. J. Evans.

To W. J. Gage, Toronto, Ont.

\$35.00 Ottawa, Ont., July 1, 1884.

Four months after date, pay to W. C. Gibson, or order, thirty-five dollars value received, and charge the same to account of

W. J. Evans.

To W. J. Gage, Toronto, Ont.

\$35.00 · Ottawa, Ont., July 1, 1884.

At sight, pay to W. C. Gibson, or order, thirty-five dollars, value received, and charge the same to account of

W. J. Evans.

To W. J. Gage, Toronto, Ont.

4. CHEQUES.

Ottawa, Ont., July 1, 1884.

To the Bank of Ottawa.

Pay to the order of W. C. Gibson, thirty-five dollars, and Charge to account of \$35.00. W. J. EVANS.

5. DUE BILL.

\$35.00. Ottawa, Ont., July 1, 1884. W. C. Gibson, I. O. U. thirty-five dollars.

W. J. Evans.

\$35.00 Ottawa, Ont., July 1, 1884. Due W. C. Gibson, or order, thirty-five dollars.

W. J. Evans.

6. ORDERS.

To Apply on Account.

\$35.00.

Ottawa, July 1, 1884.

W. C. Gibson.

Please pay to the bearer, thirty-five dollars in merchandise, and charge to my account.

W. J. EVANS.

8. BILLS OF EXOHANGE.

A Set.

No. 20—£35 Stg.

Ottawa, July 1, 1884.

Three days after sight of this, my first of exchange, (second and third of the same tenor and date unpaid), pay to W. C. Gibson, or order, three hundred pounds sterling, value received, and charge the same to account of

W. J. Evans.

Note: In the second bill write (first and third of the same tenor and date unpaid); and in the third bill, write (first and second of same, etc.)

Uses

Of a Bill of Exchange. To avoid the transmission of Gold. Drawn in sets and forwarded by different steamers, thus insuring the arrival of at least one of them without causing delay.

16 AGREEMENT--GENERAL FORM.

This Agreement, made the ... day of one thousand eight hundred and ..., between ..., of the ..., of ..., in the County of ..., and Province of ... of the first part, and ... of the ..., of the second part ...

WITNESSETH, that the said in consideration of the covenants on the part of the party of the second part, hereinafter contained, doth covenant and agree to and with the said that [here insert the agreement on the part of the party of the first part], and the said, in consideration of the covenants on the part of the party of the first part, doth covenant and agree to and with the said, that [here insert the agreement on the part of the party of the second part].

In witness whereof, we have hereunto set our hands and seals, the day of one thousand eight hundred and

Signed, scaled and delivered in presence of

Witness:

[Seal]



HERE are two methods of book-keeping, viz:— Single and Double Entry. Single entry is useful for small traders, but at best is very defective. It is run on a bad principle—incompletion. A man wants to know more than who has received goods for which he has received no equivalent; this is about all single entry pretends to do. A man should keep his accounts by some method which will at all times indicate his resources, liabilities, losses and gains. To do this Cash, Merchandise, Stocks, Real Estate, etc., must be dealt with as with individuals. For example, if John Jones gets \$100 from you, John Jones is \$100 in your debt. And if Cash, or your "cash box," receives \$100, Cash is debtor, just as though it were a person. And so with the credit entries.

The books used in double entry are Day-book, Journal and Ledger. Of course, in large houses, where there are transactions each day sufficient to keep more than one man employed in making entries, some plan must be adopted to wants to know more than who has received goods

employed in making entries, some plan must be adopted to admit of a second making entries, and even of a third. And if the entries are sufficiently numerous the other work of the office will be almost correspondingly large, so that books and work for other men must be provided. This is done by classifying the entries, and providing a distinct book for each class of entries. Let us see what kinds of entries have been taken or given. 2. Entries for which notes have been taken or given.
3. Entries for which there has been nothing taken or given in exchange for the merchandise. This furnishes a means for subdivision of labor, viz: a Cash Book for the first, a Bill Book for the second, and a Day Book for the third kind of

In the Cash Book you enter all cash received or paid out; in the Bill Book you enter all promissory notes and accepted drafts received or given; and in the Day Book you enter transactions for which there has not been bills or cash exchanged. Other books, such as Invoice Book Inward, Invoice Book Outward, Account Sales Book, and Account Current Book are used; and with this addition you have all the ordinary books used by merchants in either foreign or inland trade, and from which the Journal and Ledger are made up. This division is a valuable modern improvement on the old Italian method, both for clearness and swiftness. And by collecting each kind of transaction together, and dividing the work between a number of clerks, the utmost simplicity, correctness and despatch are obtained. By posting from these books but once a month you can always tell exactly the number of lines these accounts will occupy in the ledger during the year-12 lines, or a line for each month. Thus it will be seen what an amount of space and time may be gained when the time of posting commences, which can be easily performed by one man.

By having sets of columns ruled in your Journal corresponding with the number of books in which you make original entries you will have some of the advantages of these sets of extra books, and be saved an immense amount of labor. For example, suppose you keep a Cash Book, Bill Book, and Invoice Book Outward and Inward, by having a set of Invoice Book Outward and Inward, by having a set of dollars and cents columns ruled for Cash, Bills and Mdse you need not carry these entries to the Ledger oftcner than once dise, Bank Stock, Real Estate, Expense, Interest, etc.

a month, or twelve times a year. To do so add up the column of Mdse and post, add up Cash column and post. You must also have a set of dollars and cents columns in which to enter items from the Day Book.

A dealer who does a cash business needs but one book the Cash Book. In this book he enters the amount of money invested in the business, the amount of goods purchased and sold, all the expenses, in short everything. This is by far the most economical and satisfactory way of doing business, for with the result of your Stock Book and your Cash Book before you, you can at any moment tell exactly how you stand—what your present worth is. But there is perhaps no one doing a large trade on a perfectly cash system, and it is necessary to have other books. We will begin with the books needed by everyone, and give the forms that suit everyone or at any rate most people.

The books required are Day Book, Journal, Cash Book,

Bill Book and Ledger.

Let us first see what our books are. The Day Book (for a small trade) is used to enter all the transactions of the day. The Journal contains the entries of the Day Book in very brief form, ready for the Ledger. This transferring of accounts from the Day Book to the Journal is called "Townsliging" 'Journalizing.

The Ledger has all the accounts classified. Every item that John Jones received is placed on the debit or left side of his account; and every item received from him by you is placed on the credit, or right side of his account. This is

called "posting."

RULES FOR JOURNALIZING.

DEBITS.

CREDITS.

- 1. Dr. what you receive.
- 1. Cr. what you part with.
- Dr. what costs you value.
- 2. Cr. what produces you value
- 3. Dr. the person who receives anything from you.
 - 3. Cr. the person from whom you receive anything.

Three things to observe while journalizing:

- 1. That for every transaction, you must make an entry in at least two accounts.
- That these entries must be on opposite sides of the ledger. 3. That they (the total Debit and total Credit) must be equal in amount.

BOOK-KEEPING is a record of business transactions.

The Object of book-keeping is to show at all times a man's financial condition. This financial position is found in

1. From a comparison of the present resources and liabilities. 2. From the capital at a former time and the subsequent net

gain or loss. To find these results, accounts must be classified into: 1, Resource and Liability accounts; 2, Loss and Gain accounts.

First—Those whose closing entry shows a resource or a liability close To or By Balance. Examples: Cash, Bills Receivable, Bills Payable, Bank, J. Jones, J. Smith, etc.

PROPRIETOR'S ACCOUNT.

1. The proprietor's account is known as Stock; all investments, all resources and the net gain must be entered on the credit side; all liabilities and the net loss must be entered on the debit side of this account. For example: John Jones begins business July 1, 1884, investing Cash \$500. Owes W. G. Workman \$100. Gains during the business term \$200, would stand as follows in the Ledger:

Dı	·			STO	ck.			 Cr.	
July	1	To W. G. Workman "Worth		00	1884 July	1	By Cash " Gain	500 200	00
			700	00				700	00

Stock is now worth \$700 - \$100 = \$600, or \$200 more than on July 1, 1884.

Cash account is Debited with all amounts of monies invested or received; and Credited with all monies paid out. The Debit side must always be the greater if there is any cash on hand; and the difference between Dr. and Cr. will show the amount of that balance.

Example: July 1, 1884; Cash invested, \$500; received cash for mdse, \$100; paid rent, \$50; paid for office books, \$10; found \$15; lost \$5. Ledger account:

Dr.	Cash.	Cr.
July 1 To Stock "Mdse "Loss and Gain a	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$\begin{array}{ c c c c }\hline & 50 & 00 \\ 10 & 00 \\ 5 & 00 \\ 550 & 00 \\ \hline \end{array}$
	615 00	615 00

The amount of Cash now on hand equals the difference between the sides of the account, i.e., \$615-65=\$550.

MERCHANDISE.

3. Mdse, account is Debited for all goods received, for the net gain at the close of a term of business; and Credited for all sales, all goods remaining unsold and the net loss (if there be any) at the close of the term. MOSE

		XIII)311.			
To Stock " Cash " J. W. Jones " Loss and Gain acct.	1000 100 300 400	00 00 00 00	By Bills Rec. " Cash " Balance (Inventory)	450 350 1000	00 00 00
	1800	00		1800	00

The meaning of the above Ledger account may be thus stated: Began business by investing Mdsc. \$1000; sold Mdse. for note, \$450; bought Mdse. for cash, \$100; bought Mdse. from J. W. Jones on acct., \$300. Sold Mdse. for Cash, \$350; value of unsold mdse per Inventory or Stock Book, \$1000. Net Gain during term of business, \$400.

BILLS RECEIVABLE.

4. Bills Receivable is the term given to all Notes, Drafts or Acceptances received from other parties, instead of ready Cash. The account is treated the same as Cash, *i.e.*, the Debits are notes received; the Credits indicate the amount redeemed; and the difference is always the total value of bills still unredeemed by the persons responsible for the payment of them.

BILLS PAYABLE.

5. Bills Payable is the term applied to all our notes, drafts, acceptances or bills issued for which we are responsible in the future, as they mature. The acct. is credited with all bills issued, and debited with all you redeem or pay for. So that the difference will always show the amount of your outstanding, unpaid bills.

REAL ESTATE.

This account is treated precisely as Merchandise.

PERSONAL ACCOUNTS.

7. All accounts with individuals or firms are known as personal accounts. Take the account of John Smith: JOHN SMITH.

1011			<u> </u>	
I884 July 1	To Bill Payable " Cash " Balance	250 00 Jany 1 By Mdse. 250 00 " Mdse.	500 250	00 00
		750 00	750	00
			1	1

The meaning of this is that on the 1st Jany, 1884, you bought goods from John Smith to the amount of \$500, and gave him nothing in payment at the time; and, again on Jany 30, you made purchase of \$250, for which you, as yet, had given him nothing in consideration therefor—which is what we understand by "buying on account." In July, however, you give him cash \$250 and your note for \$250 more. The Balance seen above shows \$250 in his favor, since he is credited with that amount more than he is debited.

EXPENSE.

8. This account may include drayage, cartage, storage, office fixtures, rent, taxes, etc., etc. It is debited with all the costs of drayage, etc., and is closed To or By Loss or Gain,

	WHEN NOTES	Ottawa, Canada, July 1, 1884.				
		Bannell Sawyer has this day commenced business and invested Cash \$1500, renting store 158 Sparks St. @ \$300 per annum.	1500	00	1500	
		Bannell Sawyer owes G. Baptie \$100, which is to be paid from the business.	100	00	100	
		Paid for a set of books for office use, including letter book and press.			18	
		-2-			400	
	0.5	Bot of J. Hope & Co. on acct. Stationery per Invoice		\$	130	
.ug.	2–5	Bot. of Seybold & Gibson, on 30 days' acceptance, Smallwares per Invoice.			75	
uly	12–15	Bot. of A. Mortimer & Co. @ 10 dys, acceptance Stationery per Invoice.			49	
		Cash sales from C. B.	10	00		
	9.0	—8—				
.ug.	3-6	Bot of James Campbell & Son, Toronto, Stationery per Invoice. Payment—Cash \(\frac{1}{3}\), bal. 20 dys' acceptance			1585	
uly	1619	Bot. of T. Claxton & Co., Toronto, Music per Invoice. Payment—½ cash, balance 10 dys' acceptance.	i.		112	
.ug.	3-6	Bot. of E. Strange & Co., Toronto, Music per Invoice. Payment—Acceptance 30 dys.			25	ı
		Cash Sales from C. B.	21	00		ı
	,	-4-				ı
		Sold G. Baptie, on acct:				١
		2 Rms. La. Note, 24, @ 2.10 2 "Note Pierie, 24, @ 2.40	4	20 80		
		2 M Envelopes @ 2.50	5	00	14	
		Sold J. A Mill, on acet:				ı
		$\frac{1}{2}$ M Envelopes @ 2.00	1	00		
		$\frac{1}{2}$ Rm. Note @ 2.50	1	25		
		10 pcs, Music @ 35c.	3	50	5	1
		Paid Expressage and Drayage.			14	
		Sold E. A. Selwyn—				
		10 pcs. Music @ 40c. Cash Sales from C. B.			95	
,		—6—			35	
		Paid one month's Rent in advance	}		25	
		Paid one quarter's Water Rates.	1		2	
		Cash Sales from C. B.			40	
		—8—			10	
		Engaged Morris Abrams as porter at \$5.00 per week, salary to begin from the 3rd instant.				
		Additional Store Fixtures, Counter and Shelves, paid Cash			50	
	1	Had 2000 Envelopes printed for use in business.			6	ı
		Sold Walter Smith, on account— Shorthand and Blank books,			1	
		Engaged Masters Tommy Goodwin, J. G. Strange, John Strange and Willie Hamilton as messengers at \$2.25 per week, salaries to begin 9th instant.			-	

							-
	HEN NOTES				gin-optimization and supplemental supplement		
		Cash sales to-day from C. B.		125	00	125	00
		Paid off Morris Abram; salary one week		5	00	5	00
		-11-					
		Bot, a set of Stock Boxes for use.		3	60	3	60
		Gave Contracts for Advertising-	0.00				
		Free Press, double ‡ column, " 100 lines @ 8c.	\$ 3 75 8 00	ones.			
		Citizen, 100 lines @ 8c.	8 00	1			
Aug.	1-4		\$19 00	1			
		Sales per C. B.		100	00	100	00
		-12-		1			1
		Paid off Tommy Goodwin and Willie Ham 2 dys @ 2.25 a week.	lton,	1	65 65	1	30
		Sold O. Casselman, Chesterville, on Acct.		3			
		10 Rms. 14 Waverly Note, @ 90c.		9	00		wighter men sight
		3 " 10 Foolscap, @ 2.25		6	75	15	75
	The state of the s	Cash Sales from C. B.		1		90	00
		Cash Sales from C. B.		d		70	00
				'i		10	
		-15- Paid our acceptance favor of A. Mortimer &	; Co.			49	00
		-16-		į į			
		Paid J. G. and J. Strange each one week's s	alary			4	50
		- 2 l-		1			
		Paid our acceptance favor of T. Claxton & C	Co.			56	00
		Cash Sales for 16-17-18-19th instant.		ti.		210	10
15 dys.		Discounted our acceptance, at Bank of Seybold & Gibson. Dis. @ 8 per c.	Ottawa, favor	75	00		25
, and the second		-22-					
45.3.		Discounted our acceptances, at Bank of Otta	awa, favors J.	1056	66 00	1	20
15 dys.		Campbell & Son and E. Strange & Co. Dis. @ 8 per c.		25	00	1	30 .08
		-31-	, , ,				
		Paid all open accounts standing against measurements. Value of unsold Mdse. \$1	and closed up 210.05; value				
		of fixtures, \$60.					
				t,			
							İ
				1			
		,					
				14			

		JOURNAL.				
		Ottawa, Canada, July 1, 1884.				
	1	Cash Dr. To Stock Cr.	1500	00	1500	00
	1 2	Stock Dr. To G. Baptie Cr.	100	00	100	00
	3 1	Fixtures Dr. To Cash Cr.	18	50	18	50
	1 2	Mdse. Dr. To James Hope & Co. Cr.	130	00	130	00
	1 2	Mdse. Dr. To Bills Payable. Cr.	75	00	75	00
	1 2	Mdse. Dr. To Bills Payable Cr.	49	00	49	00
	1 1	Cash Dr. To Mdse. Cr.	10	00	10	00
	1 1 2	Mdse. Dr. To Cash Cr. "Bills Payable Cr.	1585	00	528 1056	34 66
	$egin{array}{c} 1 \\ 1 \\ 2 \end{array}$	Mdse. Dr. To Cash Cr. "Bills Payable Cr.	112	00	56 56	00 00
	$\frac{1}{2}$	Mdse. Dr. To Bills Payable Cr,	25	00	2 5	00
	1	Cash Dr. To Mdse. Cr.	2	00	21	00
	2	G. Baptie, Dr. To Mdse. Cr.	14	00	14	00
	2	J. A. Mill, Dr. To Mdse. Cr.	5	75	5	7 5
	$egin{array}{c} 3 \\ 1 \\ 2 \end{array}$	Expense Dr. To Cash Cr. E. A. Selwyn Dr.	14	00	14	00
	1 1	To Mdse. Cr. Cash Dr.	35	26	4	00
	1	To Mdse. Cr.	27	50	35	26
	3 1 1	Expense Dr. To Cash Cr. Cash Dr.	40	16	2	50
11	1	To Mdse. Cr.			40	16

	8				
3 1	Fixtures Dr. To Cash Cr.	50	00	50	00
3 1	Expense Dr. To Cash Cr.	6	90	6	90
2 1	Walter Smith Dr. To Mdse. Dr.	1	00	1	00
1 1	Cash Dr. To Mdse Cr.	125	00	125	00
3 1	Salary Dr. To Cash Cr.	5	00	5	00
3 1	Fixtures Dr. To Cash Cr.	3	60		
1 1	Cash Dr. To Mdse. Cr.	100	00	3	60
$\begin{bmatrix} 1\\3\\2 \end{bmatrix}$	Expense Dr. To Bills Payable Cr.	19	75	100	00
2 2	" " "			3 8 8	75 00 00
3 1	Salary, Dr. To Cash Cr.	1	30	1	30
3 1	O. Casselman Dr. (Chesterville, Ont.) To Mdse. Cr.	15	7 5	15	7 5
1 1	Cash Dr. To Mdse. Cr.	90	00	90	00
1 1	Cash Dr. To Mdse. Cr.	70	00	70	00
$egin{bmatrix} 2 \\ 1 \end{bmatrix}$	Bills Payable Dr. To Cash Cr.	49	00	49	00
3 1	Salary Dr. To Cash Cr.	4	50	4	50
2 1	Bills Payable Dr. To Cash Cr.	56	00	56	00
1 1	Cash Dr. To Mdse. Cr.	210	10	210	10
1	Bills Payable Dr. To Cash Cr. " Discount Cr.	7 5	00	74	75 25
$egin{bmatrix} 2 \\ 2 \\ 1 \end{bmatrix}$	Bills Payable Dr. Bills Payable Dr. To Cash Cr.	1056 25	66 00	1078	06
3	" Discount Cr.			3	60
2 2 1	G. Baptie Dr. Jas. Hope & Co. Dr. To Cash Cr.	86 130	00	216	00

LEDGER.

I	Dr.				ST	ock.				Cr.	
July	1 31	To G. Baptie " Loss and Gain " Balance	1	100 111 1288 1500	00 13 87 00	July	1	By Cash	1	1500	00
July	1 2 3 4	To Stock " Mdse. " "	1 1 1	1500 10 21 35	00 00 00 26	ASH. July	1 1 1	By Fixtures " Mdse. " " " Expense	1 1 1 1 1 1 1 1	18 528 56 27	50 34 00 50
	6 9 11 12 13 21	66 66 66 66 66 66 66 66	2 2 3 3 3 4	40 125 100 90 70 210	16 00 00 00 00 10		9 11 12 15 16 21 22 31	"Fixtures . "Expense "Salary "Expense "Fixtures "Salary "Bills Payable "Salary "Bills Payable "" "" "" "" "" "" "" "" "" "" "" "" ""	2 2 2 4 3 3 4 4 4 4	50 6 5 14 3 1 49 4 56 74 1078 216 12	90 90 00 60 30 00 50 00 75 06 00 07
				2201	52	D C F				2201	52
July	2	To J. Hope & Co. "Bills Payable "" "Sundries "Sundries Bills Payable	1 1 1 1 1	130 75 49 1585 112 25	00 00 00 00 00 00	July	2 3 4 6 9 11 12 13 21 31	By Cash "G. Baptie "J. A. Mill "E. A. Selwyn "Cash "Walter Smith "Cash "Cash "O. Casselman "Cash "Inventory "Loss and Gain	1 1 1 1 2 2 2 2 2 2 3 3 3 3 3 1	10 21 14 5 4 35 40 1 125 100 15 90 70 210 1210 23	00 00 00 75 00 26 16 00 00 75 00 00 10 05 93

15 21	To Cash									
22 31	" Sundries " " " " " Balance	3 4 4 4 4	49 56 75 1056 25 19	00 00 00 66 00 75	July	2 3 11	By Mdse	1 1 1 1 1 3	75 49 1056 56 25 3 8 8	00 00 66 00 00 75 00 00
				G. B	APTIE					
4 31	To Mdse. " Cash	1 4	14 86	00 00	July	1	By Stock	1	100	00
					PE & C	0			100	
31	To Cash	4	130	00	July	2	By Mdse.	1	130	00
			Ј	. A.	MILL.					
4	To Mdse.	2	5	75	July	31	By Balance		5	75
			Ε.	A.	SELWY	N.				
4	To Mdse.	2	4	00	July	31	By Balance		4	00
			WA	LTE	R SMIT	н.				
9	To Mdse.	2	1	00	July	31	By Balance		1	00
		o. c	ASSE	LM A	N (Cheste	ervill	e, Ont.)			
12	To Mdse	3	15	75	July	31	By Balance		15	75
				FIX	TURES.					
1 9 11	To Cash 	1 2 3	18 50 3	50 00 60	July	31	By Inventory " Loss and Gain			
	4 31 4 4 1 9	4 To Mdse. 4 To Mdse. 4 To Mdse. 9 To Mdse. 12 To Mdse.	4 To Mdse. 1 4 To Mdse. 2 4 To Mdse. 2 4 To Mdse. 2 9 To Mdse. 2 1 To Cash 3 1 To Cash 4 1 To Cash 2 1 To Cash 3	To Mdse,	To Mdse. 1	To Mdse. 1	To Mdse. 1	To Mdse. 1	To Mdse, 1	1

July	4 6 9 11	To Cash "" " "Sundries	2 3 2 3	14 27 6 19	00 50 90 75	July	31	By Loss and Gain		68	15
				68	15					68	15
		-			SAL	ARY.					
July	9 12 16	To Cash '' ''	2 3 3	5 1 4	00 30 50	July	31	By Loss and Gain		10	80
				10	80					10	80
					DISC	OUNT.					
July	31	To Loss and Gain		3	85	July	21 22	By Bills Paỳable "	4	3	25 60
				3	85					3	85
				L (ss 8	GAIN	₹.				
July	31	To Mdse. " Fixtures " Expense " Salary	1 3 3 3	23 12 68 10	93 10 15 80	July	31	By Discount " Stock	3	3 111	85 13
				114	98					114	98
					BAL	ANCE.					
July	31	To Cash " Mdse. (Inventory) " J. A. Mill " E. A. Selwyn " Walter Smith " O. Casselman " Fixtures (Inventory)		12 1210 5 4 1 15 60	07 05 75 00 00 75 00	July	31.	By Bills Payable " Stock		19 1 2 88	75 87
				1308	62					1308	62

SAWYER.
SA
NELL
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SHEET
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BALANCE

Taken Ottawa, July 31, 1884.	L. F.		Trial Balance.		Loss and Gain.	l Gain.	Stock.	ck.	Resources & I	Resources & Liability Acets
		Dr.	Cr.	Inventory.	Losses.	Gains.	Dr.	Cr.	Resources.	Liabilities.
1. Stock		100 00	1,500 00				100 00	1,500 00		
2. Cash	1	2,201 52	2,189 45						12 07	
3. Merchandise	Н	1,976 00	742 02	1,210 05	23 93	:			1,210 05	•
4. Bills Payable	Н	1,261 66	1,281 41		:					19 75
5. J. A. Mill	22	5 75							5 75	
6. E. A. Selwyn	67	4 00	•						4 00	•
7. Walter Smith	2	1 00							1 00	•
8. O. Casselman	67	15 75							15 75	•
9. Fixtures	63	72 10		00 09	12 10				00 09	
10. Expense	62	68 15			68 15					•
11. Salary		10 80			10 80		•		•	
12. Discount			3 85	:		3 85				
		5,716 73	5,716 73	1,270 05					~	
		Stock's net loss.	088			111 13	111 13			
					114 98	114 98				
				Stoc	Stocks' net worth	4	1,288 87			1,288 87
							1,500 00	1,500 00	1,308 62	1,308 62

10647 DRINNAGES Simplicity. 1234567890 \$763.50 3764192 \$5146, 29634#184 RIMPO By C.A.Crandle, Penmari M. Critist.

Sooting Madient Ma, June 24, 1864.

Seven months of glas date Jurnish to framish to framing of Lumerical son sorter Lie.

Thought Dollars, borduliseined.

SAMPLE OF RAPID BUSINESS WRITING,





FAC-SIMILIE OF IVORK BY D. J. BANNELL SAWYER. EXEGUTED IN 60 SECONDS.





FAC-SIMILIE OF WORK BY D. J. BANNELL SAIVYER.

EXECUTED IN 30 SECONDS.



